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MODERN SAN FRANCISCO

--AND THE--

MEN OF TO-DAY



GOLDEN GATE
ENTRANCE TO SAN FRANCISCO

1905-1906

Published by
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LOTTA'S FOUNTAIN
Showing Palace Hotel

MODERN SAN FRANCISCO

By CHAS. LOFLAND



SAN FRANCISCO is, in population, the sixth city in the United States. It is predicted that within ten years the metropolis will supplant both Boston and St. Louis in the number of her inhabitants. In the value of her shipping and marine commerce the city is now the fourth seaport of importance on the American continent. What New York at present is to the East, London to England, and Hamburg to Germany, San Francisco will, in the lives of the present younger generation, be to all that vast section of the United States, stretching east and west from the Missouri River to the Pacific Coast line, of over 1,000 miles in length, and north and south, from Mexico to Canada.

with the passing of every year. Eastern investors are pouring a stream of gold into San Francisco enterprises, and are buying large quantities of city real estate at continuously rising prices. The field for the profitable investment of capital grows narrower abroad; here, at home, it is widening. Profit-making is rapidly accomplished, and the percentage big. The value of real estate in the city is increasing in leaps. Several years ago a piece of property on Broadway in New York sold at the rate of \$25,000 a front foot. New York then was accredited with a population of nearly 2,000,000. Several months ago similar property sold on Market street in San Francisco at the rate of \$10,000 per front foot, and the city now claims but a half million inhabitants. The difference in price and population for the same class of business property in the



VIEW OF SAN FRANCISCO.

President Roosevelt has declared that within fifty years San Francisco will be one of the greatest cities in the world in wealth, commerce and population, and that it will become the metropolis of the most populous, richest and, industrially and agriculturally, the most prolific area of country on the habitable globe. It is believed that on this expanse of our nation's domain, and of which San Francisco is and will always be the chief city, are to be determined and solved the great problems of religious, social and economic life, and that the Great West is to be the treasury of our country, and upon which it must rely for strength and national supremacy.

The financial relations between the money centers of the East and this city grow closer and more numerous

two cities indicate the relatively larger volume of business done in this city and the consequently larger real estate values. Fortunes are rapidly made in San Francisco in real estate and improvements. The increase in values during the past three years has been general, extending to all quarters. In certain districts it has grown to four and five hundred per cent, and in many sections from fifty to one hundred per cent. All the big office buildings recently constructed have been profitable investments, and that statement cannot be accurately made of similar New York and Chicago enterprises. The demand for additional dwelling, mercantile, and manufacturing buildings is now tremendous, and the extent and end of it cannot be foreseen.

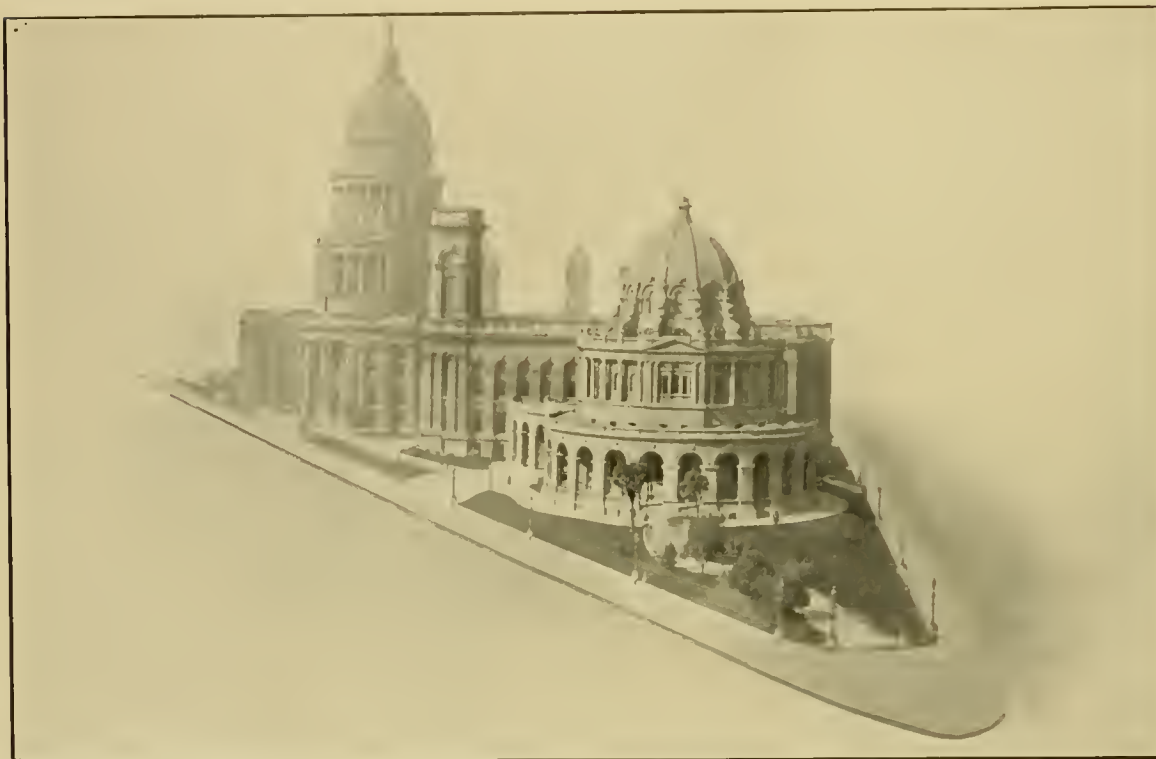
During a period of some seven years San Francisco

has been rapidly forced ahead of the somewhat doubtful position it was statistically made to take in the list of great American municipalities by a combination of circumstances and of great events of national and international importance. The results of two great wars have added to her natural resources permanent foreign fields for the investment and exploiting of capital to her advantage, and the city's magnificent harbor is destined to become one of the great entre-ports of the world. Commerce has fixed upon San Francisco as the terminus of all of the great trans-continental railway lines built and in course of construction. The new mines of Alaska and Nevada pay her tribute. The prosperity of the Pacific Coast and the prodigious development of Northern California pour riches into her lap. Electric transit and a fast ferry service unite her to the most picturesque and inviting suburbs on the American continent, and to a chain of inferior cities and towns

sub-treasury add to the national wealth and are eloquent indices of the city's prosperity.

She is a large purveyor to the Army and Navy of the United States and the home terminal of an extensive military transport system. The great navy yard at Mare Island is close at hand, and Presidio Post within her corporate limits. San Francisco has a population in excess of 500,000 persons, and within a radius of fifty miles reside over a quarter of a million of people more or less connected with and interested in the city's welfare. Within seven years she has really earned the title of metropolis, and "Modern San Francisco" is the wealthiest, the most prosperous and powerful city of its size in the world.

The Bay of San Francisco, both from the point of utility and a scenic point of view, is one of the marine show places of the Western continent. Within the Golden Gate, northward and southward it stretches in



CITY HALL.

or incomparable residential attractiveness. Her ship-yards add to the naval strength of our own and foreign countries. Cables connect her with the Orient. Russia and Japan have opened their treasuries to her and enriched the city's merchants. China buys cargoes of breadstuffs and the output of her factories. She is the mother of Honolulu, and the Hawaiian Islands, like dutiful children, annually add to the material welfare of their parent. San Francisco is just beginning a stubborn fight with New York for commercial supremacy in the Philippines. From the South Sea Islands come copra and phosphates to be lumped upon her wharves, and the States of South America export innumerable bags of aromatic coffee to her marts of trade. Her postoffice receives from, and dispatches mail to, the four quarters of the globe, and is famous in postal history. The custom house, the mint and

either direction for scores of miles, offering a safe anchorage to vessels from many climes. Its waters form the highway of a tremendous amount of local shipping, and at all seasons is lively with pleasure-craft and ships of foreign nations. In addition to her water transportation facilities, San Francisco possesses unrivaled railway lines. The Southern Pacific Company is continuously expanding, adding to its system by increased equipment and the construction of new interior-State roads. The Santa Fe has proved a genuine boon, a benefit of vast importance to local mercantile interests and to the traveling public, and is ever reaching out for new tributary fields to conquer. The Goulds are at present constructing the Western Pacific, and have thousands of men at work driving tunnels and building terminal facilities in Oakland. This line, when completed, will place in the possession

of the Gould system, the only railway under one ownership and control extending from the Atlantic to the Pacific Ocean.

On the eastern shore of San Francisco Bay are the beautiful cities of Oakland, Berkeley and Alameda. Their residents are, for the most part, business and professional men of San Francisco, whose homes are among the most costly in the State. The travel between the two sides of the bay is continuous and enormous. Two systems of ferry service are engaged in daily

Belvedere. These handsomely improved suburbs are of great interest to tourists, and are connected with the city by independent lines of spacious ferry-boats.

North of Berkeley, some ten miles, is the new town of Richmond. Here are situated the shops of the Santa Fe Company and the great storage tanks of the Standard Oil Company. It is the eastern bay terminal of the railway, and is connected with the city by a line of fast and modern steam ferry-boats running from Point Richmond, distant from the town proper about a mile.



BIRD'S-EYE VIEW OF SAN FRANCISCO.

transporting the residents of these cities, whose population exceeds 100,000, and visitors from the East and interior sections of the State to San Francisco. The boats are the fastest, and in equipment the most costly, and at the same time safest, in the country. The steamers connect with steam and electric railways, and passengers are carried from San Francisco to the farthest limits of Oakland, Alameda and Berkeley, within forty minutes. In the upper arms of the bay are gathered the picturesque little towns of Sausalito, the home of the yacht clubs and boat houses, San Rafael and

North of Point Richmond, and for more than twenty miles, stretches a line of grain warehouses, lumber yards, and manufactories of every description. The discovery of oil and the development of that industry in the State has been of extensive importance to San Francisco. The wells are largely controlled by local capital, and their output is extensively used by railway and ferry companies, steam vessels, factories, and other consumers without end. Taken together with the city's facilities for supplying coal and electricity in large quantities, she is well prepared to invite the manufacturer seeking cheap fuel.

San Francisco is grandly passing through a building era. In all districts, business and residential, structures are being built and occupied. The reader can form an adequate idea of the character of some of the more recently erected and prominent office buildings from the excellent pictures illustrating this article. They reflect the spirit of enterprise and the confidence shown by local capitalists in the growing capacity and speed of the metropolis. These great buildings were not planned and called into being to be idle—they have been devoted to practical purposes with the view of being, and are, profitable. The James Flood building and the ground upon which it stands represent an investment of more than \$5,000,000. It has no superior in the world as a thoroughly up-to-date office building, and is one of the largest in America. The site is the most desirable in the city. The Rialto building is a much finer and more convenient structure than the famous building of that name in Chicago, and the

accessions to the city's architectural attractions is the building of the Wells Fargo Express Co., the Aronson building, the Mutual Savings Bank building, the Majestic Theatre, the Market Street Bank and other bank buildings, and a huge structure just completed by the Pacific Hardware and Steel Company. The buildings owned by the three great daily journals are imposing and modern structures. A large number of princely homes and apartment houses and family hotels of the first class have been made ready for occupancy during the past year or two. The principal public buildings are the Post Office, just completed at a cost of \$3,000,000; the City Hall, Hall of Justice, Union Station, and the Merchants' Exchange. San Francisco is ornamented with numerous church buildings of imposing architectural design, and no city in the world anywhere near its importance can approach it in the character and elegance of its hotels, restaurants and theatres.



BIRD'S-EYE VIEW OF SAN FRANCISCO

From Claus Spreckels Building

Crossley is a notable example of the result of the work of a clever architect in modernizing an old and substantial structure. The Mills building was among the first metropolitan office buildings of importance to be erected in the city, and it still occupies an eminent position in the long list of local celebrities in stone and mortar. It compares favorably with the handsomest buildings of New York. The Union Trust building and Crocker-Woolworth National Bank building are types of a high order, and with the Palace and Grand Hotels, splendidly ornament the junction of four prominent streets. The Monadnock building, now in course of erection, is being built to rival the Rialto, and is the property of the same owner. On Mission, Folsom and Howard streets, in the business districts, more than a score of handsome and metropolitan structures have been erected within two years. Among other recent

The police and fire departments rank among the best in the United States. Her public school system is an excellent one, and the erection of additional school-houses is in progress. The proximity of both the State and the Stanford University and the location of the affiliated colleges really converts San Francisco into a center of advanced educational advantages. In the matter of public utilities, the city is unusually fortunate. The street railway lines pierce all sections of the metropolis and suburbs, and are being annually extended. Both the cable and electric systems are in use. Paris is the only city in the world rivaling San Francisco in her love of brilliant electric illuminations. Nightly, the chief thoroughfares and shops are in a blaze of light, and the streets in consequence thronged with people. Gas is also largely consumed, both as an illuminant and as fuel.



CLAUS SPRECKELS BUILDING

San Francisco Call Office



THE REBUILD AND ENLARGED CHRONICLE BUILDING
Office of the San Francisco Chronicle



HEARST BUILDING
Office of San Francisco Examiner

THE IDEAL SAN FRANCISCO

By DOUGLAS TILDEN



If this year were 1860 instead of 1900 this suggestion might have been offered as an aesthetical leavening in that piece of cold engineering known as the City of San Francisco.

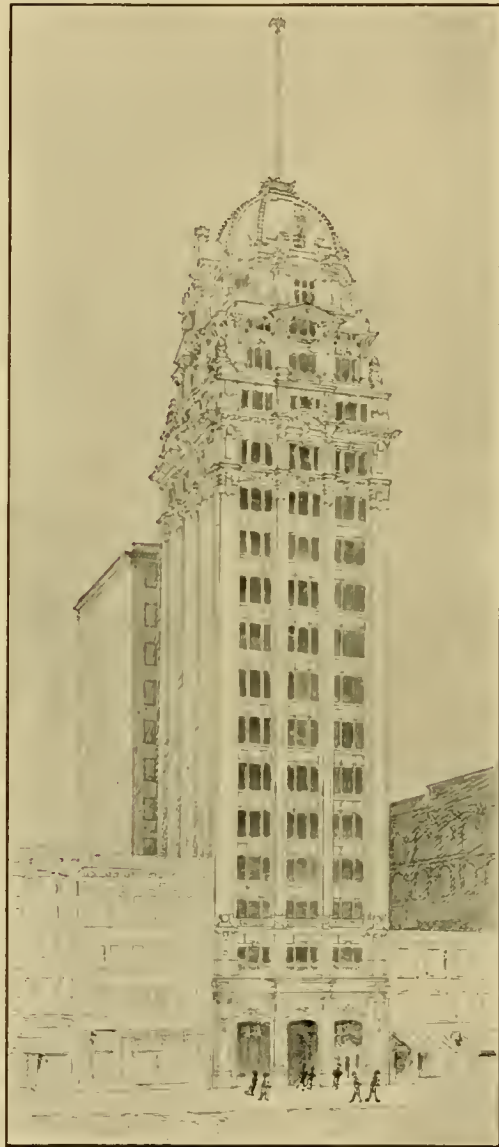
Clear out a great circle where Market Street, Van Ness Avenue and the Panhandle meet. In the middle of the space, right in the part of Market Street, set down the City Hall, and, taking a rule,

draw two more boulevards southward. The City Hall would thus be the hub of the wheel, from which radiate Market and Castro Streets, the Panhandle, Van Ness Avenue and the two new boulevards.

Passing under the triumphal arch and peristyle surrounding the Ferry Depot, as suggested by Architect Willis Polk, you go up Market Street directly to the City Hall, looming up against the hills in the distance. Reaching it, you find it surrounded by noble lawns strewn with fountains and statues. You see six wide streets stretching from you to as many points of the compass, each a noble boulevard shaded with trees. Driving on, you enter the Panhandle, and, till you reach the Cliff House, are visairs with everchanging scenes. If to this we add a boulevard around the city, we will have a system perhaps unrivalled in the whole world.

What would be the cost of all this today? Perhaps a hundred millions, which is no more than what we had expended on San Francisco up to this date. It is simply the costliness of an ignorant beginning. A great municipal structure, as the visible symbol of the city's importance, should be the center of attraction; and, as such, it should occupy a position from which wide highways radiate. We have splendid examples in the Grand Opera House of Paris that stands at the head of the Avenue de l'Opera, in the Louvre Palace, which occupies the beginning of the Tuilleries Gardens and the Avenue of the Champs Elysees, and in the principle that is being applied to the designing of the City of Washington. As it is now, our City Hall is the leading mark of the landscape, is nudged aside and is invisible till within a few blocks, and, what is more disgraceful, is surrounded by shanties.

Realizing this defect, I had suggested before the election that the Panhandle be given a twist somewhere



HUMBOLDT SAVINGS BANK BUILDING.

Meyer & O'Brien, Architects.

in the hills, so that it will include a few small parks in its path, and, striking the City Hall, surround it.

The idea of having a great center at the intersection of Market Street and Van Ness Avenue, from which

boulevards are to spread, is now wisely made the basis of the Burnham plans for the improvement of San Francisco.

It has been suggested that this center may possibly be the future business center of the city. This will be true, but only for a time. If one carefully studies the manner in which San Francisco has grown, he will note that its business quarter had always flown in the

Street. The conclusion is that on reaching the hills at the end of Market Street it will once more change its direction and go southward, with the result that the vortex will be somewhere in the middle of the south of Mission Street. It needs but little stretch of imagination to predict that the whole length of Third Street will be lined with sky scrapers.

Another park, much larger and more magnificent



BIRD'S-EYE VIEW OF SAN FRANCISCO.

direction of the hills, and that, striking the foot of the hills, was invariably turned aside. Thus, that quarter originally spread to the foot of Telegraph Hill and its vicinity, and, turning around, went up Montgomery and Kearny Streets—always skirting the foot of the hills. Swinging around westward as soon as it was clear of the obstructions, it began to crawl up Market

than the Golden Gate Park, will undoubtedly be laid across the neck of the peninsula, south of Petrero. The western addition is an illogical place for homes of the rich, and will eventually be abandoned. Palatial residences will occupy the sides and tops of the sheltered hills above Castro Street, exactly as Nob Hill is today.

The Greatness of San Francisco

By HON. JAMES D. PHELAN



ON account of its site and historic associations, its marvelous development and its pleasant life, San Francisco is a city that appeals strongly to the visitor. Rome sat on her seven hills; so sits San Francisco. From every one of these elevations entrancing views of land and bay and sea may be obtained. Parks crown most of the hills. But recently a great hotel has taken form on one of these eminences—Nob Hill—and visitors soon will be able to live in constant enjoyment of a wonderful panorama unparalleled anywhere.

SITUATION.

The city is located on the north end of a peninsula, bounded on the west by the Pacific Ocean and on the north and east by the Bay of San Francisco. It is twenty-six miles long and six miles wide. It was founded in 1776 by Spanish missionaries of the Franciscan order, from which it takes its name, and was one of the twenty-one missions extending from San Diego to Sonoma, a point north of the city. The native Indians were instructed in the arts of peace, and built adobe houses and tended their flocks in the district known as the Mission Dolores, where there was some arable land. The rest was a waste of sand dunes, which has been reclaimed by patient labor, until now, as in the Golden Gate Park, trees of every variety grow in the open air.

CLIMATE MAKES HAPPINESS.

The climate is mild, and the temperature is as equable as at any point on the coast, the mean average being about 57 degrees Fahrenheit. The trade winds which blow freshly from the ocean moderate the summer heat, and the Japanese current is responsible for the mildness of the winter months.

Finck, the author of "Romantic Love and Personal Beauty," greatly extols the climate of San Francisco, as compared to other places—even in California—on account of the vigor it imparts and the number of days in which a man may work in comfort, which practically embraces the whole year. Finck contends that fully one-half of human happiness is made up by the climate conditions under which people live, and according to his view, San Francisco unconsciously confers that happiness which its citizens enjoy and which they do not realize until their traveling leads them into the intolerable heat and insufferable cold of less-favored lands. It is not surprising, therefore, that San Francisco has become a favorite place for residence.

RAPID GROWTH IN POPULATION.

From the very beginning of the American occupation of California, San Francisco has been the center of population and commercial activities on the Pacific Coast, but 1849 is the magic year from which it dates its surprising growth. That year brought a sturdy immigration in search of the Golden Fleece. California

had been wrested from Mexico, and the protection of the American laws had been thrown over the territory; it came into the Union a full-born State the following year.

The mines yielded their wealth of gold, which poured into the city, and with the development of agriculture and horticulture, new feeding streams of prosperity were opened. Since then oil and harnessed mountain streams, generating cheap power, have given manufacturers a new field and contributed to the city's growth in an unexpected way.

According to the census, the population in 1850 was only 31,000; in 1880, 231,000; in 1890, 299,000; to-day, it is estimated at about 500,000.

HARBOR AND SHIPPING.

The harbor of San Francisco, the city's principal feature, is land-locked, the bay and its connections extending north and south for about forty miles, affording deep water anchorage for the merchant fleets of the world. It is entered through the Golden Gate, a strait about five miles long and one mile in width at its narrowest point. During the last ten years, the entrance has been fortified by the Government until its defenses are second to none. The Government maintains a navy yard in the harbor, and, in the city, the Union Iron Works has given to the world some of its greatest warships, and to the nation the matchless Oregon, and Dewey's flagship, the Olympia. Deep-water vessels from all over the world come hither for wheat cargoes. Statistics show yearly exports of wheat ranging from three million to seventeen million bushels. The maximum ever shipped was in 1882, which was an exceptional year, when 22,279,000 cents, valued at \$36,000,000 were exported. Wheat has yielded in a great measure to horticulture and dairying, more profitable industries. Among the leading industries of the city may be mentioned the manufacture of bags, barrels and artificial stone, book-binding, box-making, beer-brewing, wine-bottling, and a big business in coffee and chocolate, confectionery, cigars, chemicals, crackers clothing, cordage, shipbuilding, electrical supplies, flour, fruit canning, leather, sugar and wire.

Total exports of merchandise in 1904 were \$53,145,000, of which about \$5,000,000, were wheat and flour, and the total imports were over \$43,410,000.

The total gold product of California has been about \$1,500,000,000, and the total coinage of the local mint, established in 1854, has been \$1,668,135,311.65.

CENTER OF STATE'S FINANCES.

The financial interests of California cluster about San Francisco. On May 29, 1905, the city commercial banks showed total resources of \$109,639,851, and total deposits of \$68,791,129, which latter figure includes the total deposits in the seven national banks in San Francisco of \$31,150,557. On the same date, the city's savings banks showed total resources of

\$174,626,701, and the total deposits aggregated \$159,883,879, of which amount \$154,037,401 represents savings deposits, and \$5,846,448 individual deposits.

San Francisco ranks all cities west of Pittsburg, except Chicago and St. Louis in the volume of its Clearing House returns. The clearings for the year 1904 amounted to \$1,534,631,136, a gain of almost \$15,000,000 on the previous year, and over \$160,000,000 on 1902. For the six months ending June 30, 1905, the clearings were \$855,915,000, which is a gain of over \$128,000,000 on the same period last year. These figures give a fair idea of the continuous growth in the volume of the city's business within the last few years.

PERFECT TRANSIT FACILITIES.

The city is connected with the Eastern State by three through overland railroads—the Central Pacific, the Southern Pacific, and the Atchison, Topeka and Santa

CIVIC LIFE.

The civic life of San Francisco has always been interesting. In the early days, rough characters from Australia made politics turbulent, but when they captured the city offices and courts the famous Vigilance Committee brought them to book. When overt acts were committed malefactors were given a trial by popular tribunal and executed in an orderly manner. Then there was a long reign of peace. Due to the extraordinary immigration of Chinese coolies prior to 1879, there was another upheaval, known as Kearnyism, which resulted in the adoption of a new constitution and the passage by Congress of exclusion laws, which have recently been re-enacted.

The Chinese colony in the midst of the city is diminishing in numbers, but still continues very interesting to visitors. Oriental fabrics in the stores of Chinatown and the life and manners of the people trans-



VIEW OF SAN FRANCISCO

From Mark Hopkins Institute

Fe routes—and there is under way now the construction of the Western Pacific, supposed to represent the Gould interests, connecting San Francisco with Salt Lake, and thence easterly by the Denver and Rio Grande and connecting lines, which will give the city a fourth route. Besides these, there are traffic connections with the Canadian Pacific, the Northern Pacific, and the Great Northern transcontinental roads. The lines of the Southern Pacific, Santa Fe, California Northwestern and North Shore connect the city with the State, and there is river navigation on the Sacramento and San Joaquin Rivers, which debouch into San Francisco Bay.

The suburbs, having populations aggregating over 100,000, are served by a perfect ferry system, and in the city proper there are over one hundred and seventy-five miles of electric railway and eighty miles of cable road. The cable system was invented and perfected here to make the hilly slopes accessible.

ferred from the Flowery Kingdom always prove entertaining. The Chinese theatre, which is without scenic effects, is always crowded by an interested audience.

ABSOLUTE HOME RULE GUARANTEED.

An important civic reformation was the charter movement of seven years ago, when the political bosses were routed and a new organic law for the city adopted. This instrument went into effect in January, 1900, and is considered the most advanced charter ever granted to an American municipality. It was prepared by a Board of Freeholders, elected by the citizens, submitted subsequently to a vote of the people and approved by the Legislature. It confers upon the Mayor large responsibilities as to the appointment and removal of executive boards, such as fire, police, school, election, health, park, public works, and civil service commissions.

It divorces the city administration absolutely from the State, giving it home rule, so that the city goes to the Legislature for no law. It established civil service reform in municipal offices; it limits the rate of taxation to \$1 upon \$100. It makes inviolate the funds set aside for specific purposes by requiring the Council to make a budget at the beginning of the fiscal year, and limits the expenditures in each month to one-twelfth of the whole amount. The local Council or Board of Supervisors, so-called, is made purely a legislative body, cutting off the power to expend the revenue it raises and limiting its patronage to its own attaches. It gives to the people, by a unique measure, the right by the initiative and the referendum, to legislate for themselves if their local legislative body fails them. This has been resorted to but once, when poolroom gamblers, by petition, submitted a proposition (rejected

of bonds for necessary public improvements, consisting of a drainage system, the improvement of streets, the creation of parks and playgrounds, the building of schoolhouses and a hospital and library.

The bonds are known as serials, running for forty years as a maximum, and bearing interest at the rate of 3½ per cent. At the time this issuance of bonds was authorized this city, uncommon among American commonwealths, had practically no bonded debt.

Now, however, confident of the city's future, the people are convinced that the time has come to borrow money for public improvements, and to meet the payments out of the certain growth and development of the city. The limit of taxation refers only to operating expenses, as the interest and the sinking fund, as well as park maintenance, are outside of the dollar limit of taxation.



FAIRMOUNT HOTEL.

Reid Bros., Architects.

by the Board) to the people as to whether they could ply their vocation, and it was defeated by popular vote.

The charter has had a trial by friendly and hostile hands for over five years and had proved its worth. In city government, men as well as measures have to be counted with. No government can be made autocratic so far as its organic law is concerned. However, the limits of taxation and expenditure stand, and there can only be an occasional unwise administration, and if there is wrongdoing in the administration, the blame can be fixed upon the responsible official.

PLAN BIG PUBLIC IMPROVEMENTS.

There is a healthy civic consciousness, which was well demonstrated recently when the people voted by over a two-thirds vote for the issuance of \$17,000,000

There is a project to bring an inexhaustible supply of pure water from the Sierra Nevada Mountains. Congress has been asked to grant the permission, which is unquestionably right and reasonable, the Government having included this water supply in a National park.

The assessment roll of all city property now aggregates \$524,000,000 and the tax rate for city, county and State purposes is about \$1.60 on the \$100. Property is supposed to be assessed at about 75 to 80 per cent of its full market value.

Streets in San Francisco are broad and well paved with native asphalt or bitumen, which is found in large quantities in California.

IMMENSE PARK SYSTEM.

There are many small parks, but the pride of San

San Francisco is the Golden Gate Park, comprising 1,013 acres and stretching from the city to the sea, where it has a glorious terminus on the shores of the Pacific Ocean.

There, a long hard beach, all within the limits of the municipality, stretches for three or four miles and is used for recreation, but rarely for bathing, although on last Christmas day many availed themselves of the surf. The great enclosed baths, however, the largest of their kind in the world, afford ample opportunities for swimming. Here, also, is located the celebrated Cliff House, which looks out upon the rocks, where dwell, undisturbed, seals and sea-lions, always objects of curious interest. They disport themselves in the sea and wage mimic warfare before the eyes of the beholder. The great Dutch windmill, recently erected by the sea, pumps fresh water into the artificial lakes of the park, and a steam pumping plant delivers salt water into public baths, located in the heart of the city, and in the principal athletic club.

The Pacific-Union, the Bohemian, the University, the Concordia, the Verein, the Cosmos and the Olympic are all well known. The Bohemian Club enjoys a unique celebrity for its house entertainments, called "jinks," and its mid-summer revels in a redwood grove not far from the city, held during the full moon of August of each year.

The Art Association maintains a school of design, exhibition galleries, and gives an artistic entertainment in the form of a bal masque at the close of the season every recurring Mardi Gras night.

EDUCATIONAL INSTITUTIONS.

Of educational institutions there are many and of the highest character. The University of California, a State institution, and the richly endowed Stanford University are within easy distance. In addition to private institutions of learning, there is a well-equipped public school system, including normal and high



UNION SQUARE
Showing St. Francis Hotel

Bliss & Faville, Architects.

The Presidio, or Government reservation of 1,500 acres skirting the bay, and also open to the public, is practically a part of the park system and is about to be connected with the Golden Gate Park, for which the people have voted bonds.

A beautiful race track, where for three months of the year there are race meetings, golf links, and tennis courts, is located not far from the park, and automobiles have access to most of the park drives. Out-of-door life is thus encouraged the year round.

SOCIAL LIFE.

The social clubs are of an exceptionally high class.

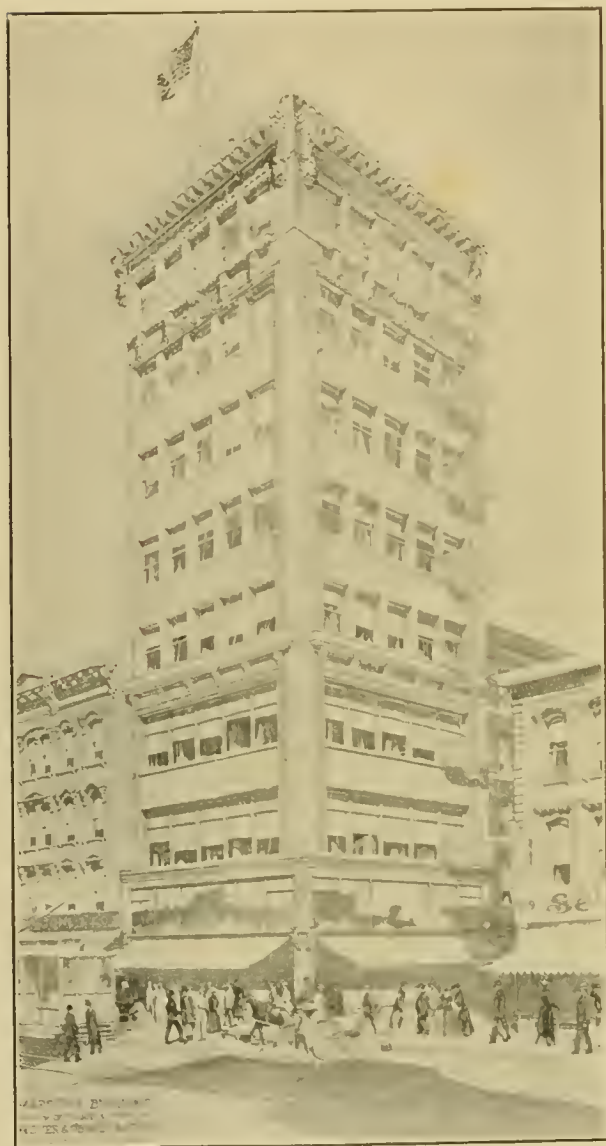
schools. There are also several technical schools and schools of mechanical arts and museums.

BEAUTIFIED BY MANY MONUMENTS.

Of recent years there have been erected many notable works of art for the adornment of public places. Admission Day Monument and the Donohue Fountain, by Tilden; the memorial to Robert Louis Stevenson, who loved San Francisco, by Piper; the Pioneer, by Happerberger; Francis Scott Key, by W. W. Story; Starr King, by Daniel French; Garfield, Goethe-Schiller and other monuments adorn public places.

President Roosevelt, during his recent visit, unveiled the Dewey Monument, by Aitken and Tharp, erected in honor of the American Navy and the Battle of Manila Bay.

Recently a monument to President McKinley was unveiled at the entrance to Golden Gate Park, in the form of a majestic figure of the Republic, by Aitken. Sculptor Tilden has almost finished his work on a monument commemorating the valor of the California Volunteer soldiers who were the "first to the front," and a monument in memory of Bret Harte, who won



MARSTON BUILDING.

his earliest fame by his California sketches, will soon be finished.

It has also been planned to commemorate in bronze the figure of Father Junipero Serra, the founder of the California Missions; and, topping one of the park hills, is a monument commemorating the first prayers spoken in English by the chaplain of Sir Francis Drake, who early visited a small bay just outside the Golden Gate, which to him was unknown. The Bay

of San Francisco was discovered from the land by missionaries, directed hither by Father Junipero Serra, in search of a harbor north of Monterey, which they determined in advance, should they find one, to name for the patron of their order, St. Francis, and so they believed that St. Francis led them to this matchless bay, on whose shores has grown a great city.

By reason of its geographical position, San Francisco gets news of the world when the day is done in London and New York. There are ten daily papers, including three morning and three evening dailies in the English language, and there are numerous others, representing the interests of the foreign population and of commerce and trade. There are six first-class theatres. The principal libraries are the Free Public Library, which contains 120,000 volumes, and those of the Mechanics' Institute and the Mercantile Library Association. In the recent bond issue \$1,617,000 was appropriated for a new Free Public Library building, the site for which has already been acquired.

SETTLED BY MEN PICKED FOR COURAGE.

San Francisco is very cosmopolitan, and there are many Irish, German, Italian, Portuguese, Spanish, Chinese and Japanese. It is a metropolis not of the same degree, but in the same class as the great cities of the world. In explanation of this, it must be borne in mind that the original settlement of California was by the picked men of the East, who had the courage and the enterprise to cross the plains or traverse the seas to reach the land of promise. They brought with them their love of rational pleasures and their taste for literature, art and science, and their knowledge of business.

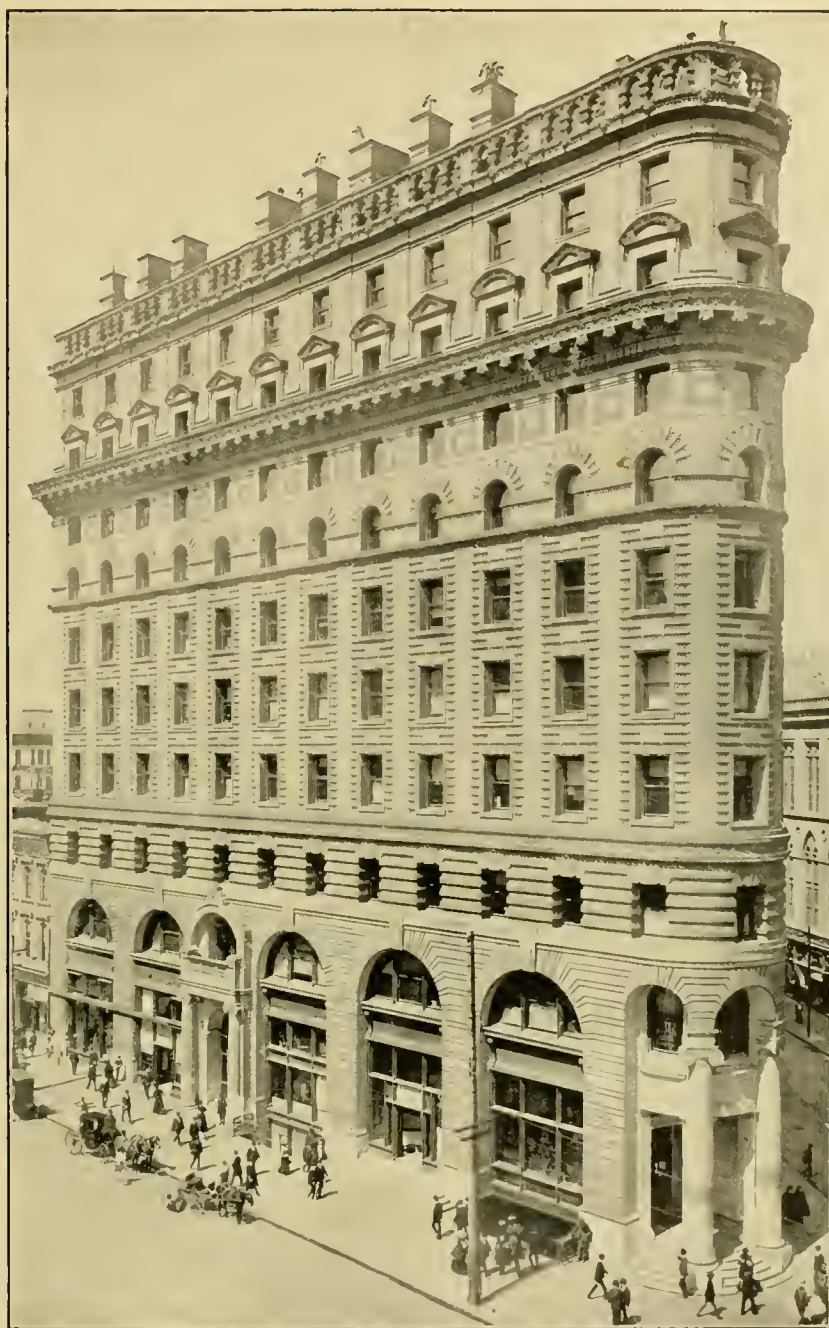
Daniel Webster, in opposing the admission of California, feared that it never would take its laws from Washington, so remote did he regard it; but William H. Seward turned the fortunes of the day by saying that if California were not admitted, she would be justified in setting up an empire for herself; and California is, indeed, an empire sufficient unto herself with San Francisco as the commercial and intellectual center.

NEW VISTAS OF SUCCESS OPENING.

These are the natural advantages, which have fixed the position of the metropolis of the West. By easy stages, without any forcing process, San Francisco has developed like a giant tree and now throws out its sheltering branches in every direction, bringing within its influences the mining, agricultural and industrial interests of the State. The opening of the Pacific and the expansion of commerce, the construction of new railroads, and the new certain opening of the Panama Canal can not but add enormously to the prosperity, and hence, to the population, of this peerless city by the Golden Gate.

New lines of steamers have been added to the ocean service, and the Government transport service, beginning with the Spanish War and continuing to this time, has given a stimulus to local trade. Commerce has crowded the harbor, a generous yield of cereals and fruits and the opening and developing of mines have helped the city's trade, and petroleum oil, giving the city for the first time a cheap fuel, has greatly stimulated manufactures. The State of California has a pride in its chief city, which has made such marvelous strides, and has hearkened to the advice of the orator, who said many years ago, when laying the cornerstone of the municipal buildings:

"O, people of California, cherish San Francisco! She is not only one of thy jewels; she is the very crown of thy glory."



CROCKER BUILDING

Cor. Post & Montgomery Sts.

THE BURNHAM PLAN.

In 1901 Daniel H. Burnham was invited by the Association for the Improvement and Adornment of San Francisco to prepare a comprehensive plan for the city's betterment. He accepted the commission, volunteering his services as a labor of love, the Association providing him with every facility and expert assistants, and the Board of Supervisors agreeing to publish and illustrate his report as an official document. In 1856, Frederick Law Olmsted prepared a plan for a park system for the city, but his recommendations were not followed. He did not consider

the soil fit for the growth of trees and plants, but by artificial fertilization, the Golden Gate Park, afterwards laid out, became a garden spot and dissipated his fears.

Mr. Burnham and Mr. Charles F. McKim consider the site of San Francisco unparalleled and the possibilities of the place unequalled, and the Burnham plan will mean the infusion of much new life, and it is believed that the people of San Francisco will enthusiastically set about the task of building the new city under such leadership on correct and artistic lines of beauty and utility.



MILLS BUILDING, COR. MONTGOMERY AND BUSH STREETS.



HALL OF JUSTICE.

Shea & Shea, Architects.



PHELAN BUILDING
Market St.

Wm. Curlett Architect



KOHL BUILDING.

Parey & Fulk, Architects



EMERSON BUILDING.

Mooser & Bolles, Architects



MERCHANTS' EXCHANGE.

Daniel H. Burnham, Architect



SCHMEIDEL BUILDING.

Nathaniel Blaisdell, Architect



FLOOD BUILDING.



CROSSLEY BUILDING.

Meyer & O'Brien, Architects



MUSEUM, GOLDEN GATE PARK.

*McDougall Bros., Architects,
330 Pine St., Academy Bldg.
C. E. McDougall
G. B. McDougall
B. G. McDougall*



"THE EMPIRE" APARTMENT RESIDENCE.
S. E. Cor. Bush and Leavenworth Streets.

*Bliss & Faville and John C. Pelton,
Associated Architects*



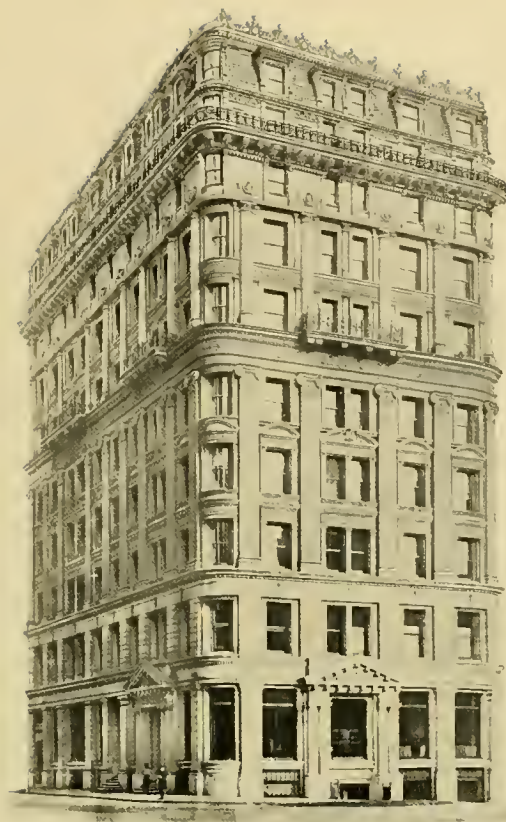
A MIDWINTER SCENE IN SAN FRANCISCO.



CLIFF HOUSE.



HUNTINGTON WATER FALLS, GOLDEN GATE PARK.



Mosser & Bolles, Architects

UNION TRUST BUILDING.



WENBAN BUILDING.



BUFFALO PADDOCK, GOLDEN GATE PARK.



FISHERMAN'S WHARF.

THE FUTURE SAN FRANCISCO

By JOHN BAKEWELL, JR.



WE have always been accustomed to thinking of the future San Francisco in the abstract, as a city of a certain number of inhabitants or of a certain amount of wealth.

Recently, however, the set of plans prepared by Mr. Burnham, for the Association for the Improvement of San Francisco has been presented to the public, and, as a result, we are beginning to think not only of the size of our future city and of its possible resources, but also of its actual appearance.

A tangible city of new buildings, new parks and streets is beginning to grow familiar, and this vision

will grow clearer and clearer in years to come till at last it will become a reality.

It is already a beautiful city. Let us make it *the* most beautiful city.

A city is more than a collection of fine buildings. It is even more than a series of fine streets. It is a complete organism, any one part of which can only be considered in relation to the whole.

So, while it is the duty of the architect to see that the unit, the building, is properly and artistically treated, it is the still more important duty of every citizen to see that the city in its entirety be so developed and improved that our San Francisco shall be perfect, the most beautiful city in the world.



BAND STAND, GOLDEN GATE PARK.

Reid Bros., Architects



MUIRHEAD BUILDING.

Wm. H. Armitage, Architect.



NEW FLOOD BUILDING, COR. POWELL AND MARKET STREETS.

Mahoney Bros., Contractors.



COLUMBIAN BUILDING.

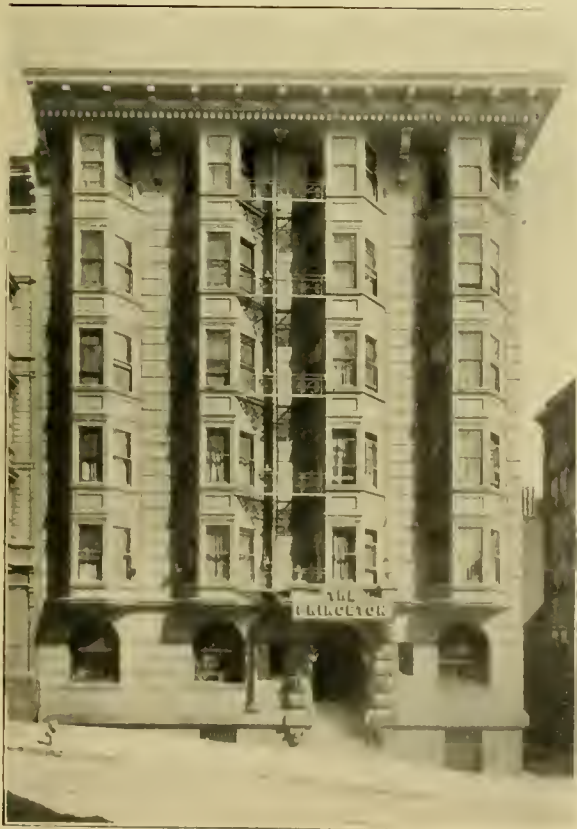


THE CHARLEMAGNE APARTMENTS.

W. H. Armitage,
W. J. Cuthbertson,
Architects



THE BEHLOW BUILDING.



THE PRINCETON.

Rossman & Son, Architects



TECHAU TAVERN.

Rossman & Son, Architects



D. Franklin Oliver, Architect

SCOTT AND VAN ARSDALE BUILDING, MISSION STREET.



FERRY SLIP.



BAY_SCENE.



EAST OFFICE, TELEPHONE BUILDING.



HOTEL
NETHERLAND.



CLARK BUILDING, SHOWING DONAHUE FOUNTAIN.
Cast by Globe Brass and Bell Foundry



A. A. Cantin, Architect

PACIFIC STATES TELEPHONE AND TELEGRAPH CO. BUILDING
Main Exchange, Bush Street



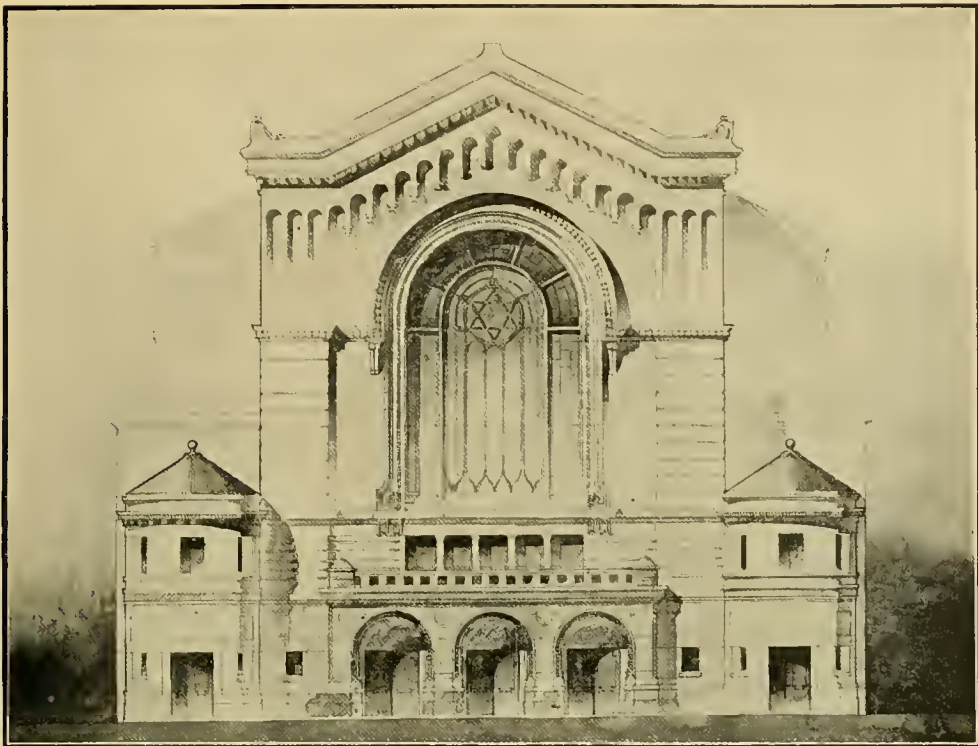
PACIFIC STATES TELEPHONE AND TELEGRAPH CO. BUILDING
Main Office, New Montgomery Street

A. A. Cantin, Architect



THE SHREVE BUILDING

Wm. Curlett, Architect



THE NEW TEMPLE BETH ESRAEL.

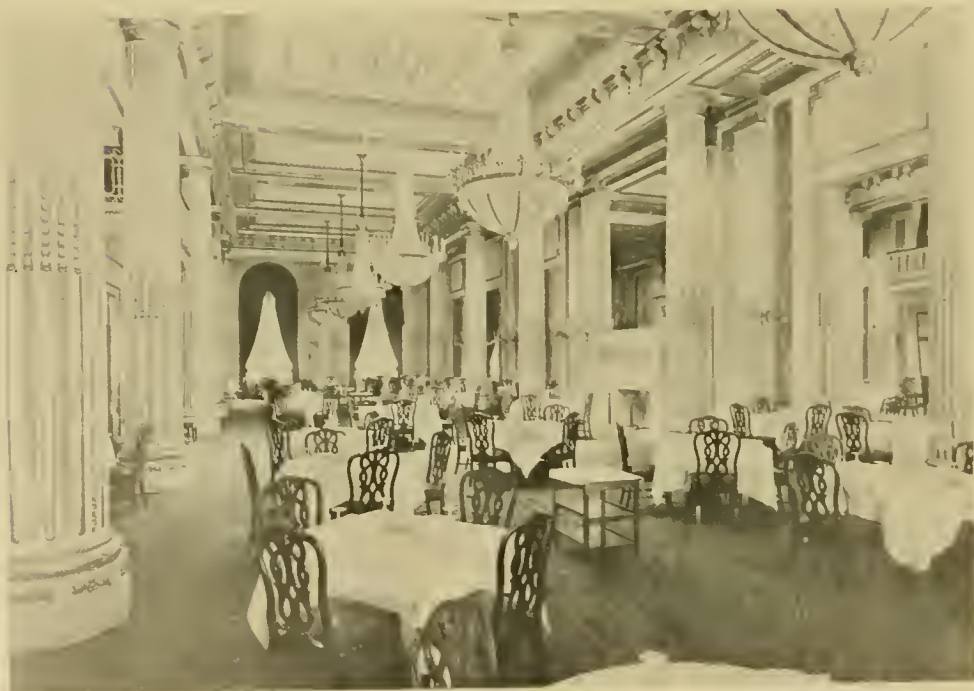
W m. Curlett, Architect



DR. McNUTT SANATORIUM.



READING ROOM, ST. FRANCIS HOTEL.



DINING ROOM, ST. FRANCIS HOTEL.

ELEVATORS, FLOOD BUILDING



THE American mechanic by the grace of his brawn and brains is the most effective and accomplished in the world. If he is not always the parent of invention he is its foster-parent, maturing the genius of the investigator, by transforming his theories into mechanical utilities. Formerly the builders of the United States imported skilled labor in large numbers.

This custom was abandoned for two reasons—first, because it was legally restricted, and again because the imported article was discovered inferior to the native product. American contractors building in England and Europe take over with them American-born mechanics to perform the more difficult, intricate and important parts of their work.

chines on the Pacific Coast. Mr. Burger has equipped nearly all of the prominent office and warehouse buildings recently erected in San Francisco with the Otis elevator. The magnificent lifts now being operated in the James L. Flood Jr. Building were constructed by Mr. Burger's company, and are eloquent exemplars of the handicraft of the Otis Company's mechanics.

Mr. Burger, who is not only an affable business man of importance, but an unusually courteous one, in reply to an inquiry was kind enough to say: "The affairs of both the business and the social world would be seriously retarded and otherwise obstructed by even a day's cessation of the elevator service. It is of the greatest importance to the public and is utilized in innumerable ways. Not only is life and freight safeguarded by the law and insurance inspection, but reputable makers of elevators endeavor to embrace in the



ELEVATORS OF THE FLOOD BUILDING, FINEST IN THE WORLD.

Built by the Otis Elevator Co.

The Otis Elevator Company has upon its pay rolls the names of some of the most accomplished mechanics in the United States. These artisans represent the highest grade of American machinists, smiths and carpenters, and the material they shape for commercial usage is the best sold by the mills of this country. When an Otis elevator is made and put in running order by the company it is a perfect piece of mechanism, perfectly and safely adjusted to its purpose. The elevators are equipped with the most improved appliances for rapid and safe transit, and are so durably and solidly constructed they are practically indestructible by means other than fire. Samuel Burger, the local manager of the Otis Elevator Company, has been largely instrumental in popularizing the ma-

so-called advantages of their products every possible invention increasing safety. The Otis elevator is especially constructed for safety, speed and durability. At present we are engaged in equipping a number of modern San Francisco buildings with the Otis.

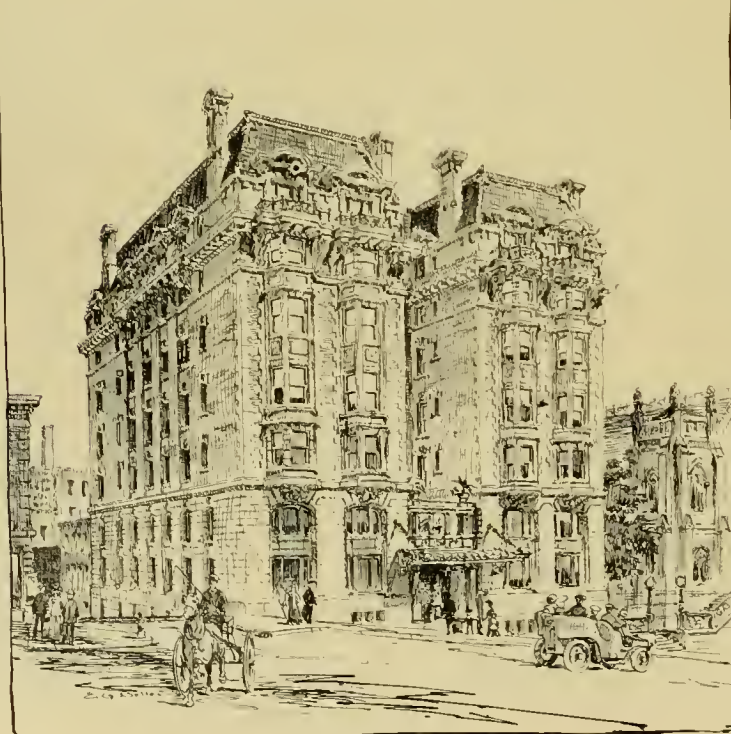
"The Otis," continued Mr. Burger, "is probably the best known elevator in use on the Coast, and we are kept busy, I assure you, in filling our contracts."

Mr. Burger is, of course, exceptionally well informed as to the building operations in progress and contemplated. He speaks with enthusiasm of the new San Francisco and its future. These cheerful views were always held and warmly endorsed by the late President Otis, who was an indefatigable worker in the best interests of the metropolis.



ALBERT PIKE MEMORIAL TEMPLE
- SAN FRANCISCO - CAL -

T. Paterson Ross, Architect



THE "WESTGATE."

Mooser & Bolles, Architects

Libraries in San Francisco

BY FREDERICK J. TEGGART

The establishment of public libraries in a community is indicative of a standard of culture that in general is reached only after a long period of settled life. And it is one of the most remarkable testimonies to the character of the California pioneers that within less than a decade of the American possession libraries had been established in all of the cities of any importance. Nor has the activity in this regard in any degree fallen behind the rapid progress of the State. In no part of the United States are there greater collections of books

of the general reader but for the assistance of scholars and investigators. Particularly during the last ten years the Public Library of San Francisco has achieved a notable success in supplying the general need of books in the city. It has accumulated a great library of approximately 150,000 volumes and has followed the best traditions of American libraries in making its resources available through the instrumentality of branch libraries and delivery stations. So effective have these agencies been that public spirited



MEMORIAL TO BRET HARTE.

Artist, Robert Aitken.

Cast by Globe Brass and Bell Foundry.

in proportion to the population than are to be found around San Francisco Bay. And the growth of libraries in the State at large has been fully commensurate with the increase of wealth. The State library at Sacramento is large and well equipped, and the group of cities around Los Angeles can show public libraries which might be taken as models of what such institutions should be.

But while smaller cities are well served in having adequate libraries of a popular character, the principal city in the State must be judged by the collection of books that it provides not alone for the entertainment

citizens like James D. Phelan and Andrew McCreery have been attracted by the value of the work done to provide branch library buildings. The steps are now well advanced for the erection of a main library that will rank with the most notable buildings of its kind in the country.

But San Francisco is far from being dependent upon its Public Library alone. In the early fifties were established the Mercantile Library and the Mechanics' Institute Library. These institutions, supported not by municipal taxation like the Public Library but by subscriptions, have during the half century of their

Libraries in San Francisco (Continued)

existence grown to the extent of about 100,000 volumes each.

The policy of the Mercantile Library led to its special development in the departments of belles-lettres, valuable editions of the classical writers in all languages, and notable works on the fine arts. The policy of the Mechanics' Institute made conspicuous its collection of works on technology and commerce, with numerous sets of periodicals in these branches. At the present moment the members of these two libraries have just decided to combine them into one, with the result that the "Mechanics-Mercantile" is

The last two names are almost as prominently identified with the University of California as with the Mechanics' Institute. Mr. Hallidie gave to the University Library a notable collection of books and Mr. Taussig advocated with success the acquisition of the Bancroft Library for the University. This remarkable collection of material relating exclusively to the history of the Pacific Coast of America was purchased from Mr. H. H. Bancroft on the 25th of November 1905, by President Benjamin Ide Wheeler. The general library of the University of California has developed steadily in accordance with the growth of the



PALACE HOTEL COURT.

entitled to rank as one of the larger libraries of the United States. The Mechanics' Institute, apart from the revenue derived from the subscriptions of its members, is endowed to the extent of a million and a half of dollars. This endowment has been secured not by gift but by the exertions of successive Boards of Trustees in holding annually Industrial Fairs for the benefit of the Institute. Among the more notable of the Presidents of the Mechanics' Institute who have devoted time and attention to its welfare, the names of P. B. Cornwall, A. S. Hallidie and Rudolph J. Taussig are conspicuous.

University. At Stanford University the funds available for the purchase of books have recently been greatly increased by the Jewel Fund left for this purpose by Mrs. Stanford. The libraries of the two universities will compare favorably with those of older institutions, especially when the new buildings, for which in each case provision has been made, are completed. And when, as is shortly to be expected, the great Sutro Library in San Francisco, also essentially a scholar's library, is made available, the equipment of books in California will rival that of almost any city in the country.



FERRY BUILDING, FOOT OF MARKET STREET.



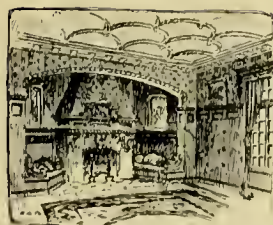
JAMES LICK MEMORIAL.

Cast by Globe Brass and Ball Foundry.



HOTEL MARYLAND.

T. Paterson Ross, Architect.



THE LIVING ROOM



RESIDENCE OF CHAS. CARPY



THE HALL

Moser & Bolles, Architects.

Mountain Water for San Francisco



AN FRANCISCO has outgrown its existing water supply. The marvelous advance of the city in population, its increase in manufactures and commerce have developed a demand for water of the very highest quality, practically free from minerals, and wholly free from bacteria and organic matter. There is only one source in the State from which such water can be obtained, a source that, happily, is readily accessible to San Francisco. This is the lakes and streams of the high Sierra Nevada Mountains.

of which reveals high percentages of lime and the presence of a "marshy odor," as indicated by the city chemist's analysis of the waters now being supplied. Furthermore, the Sierra watersheds are either of bare, glaciated rock, uninhabitable and for the most part inaccessible, or they are heavily wooded areas overlaid with carpets of pine needles through which the water filters and comes forth in springs and streams, the most beautiful and crystalline imaginable. These watersheds are in striking contrast to those of the populated lands and heavily-stocked cattle ranges about the bay from which the supply of San Francisco is drawn, through the present primitive water system



A MOUNTAIN LAKE

Sierra Nevada water is the purest that exists. It comes from the snows and rains falling upon clean, uninhabited areas, hence has not the objectionable qualities of water pumped from the ground or impounded from the runoff from lands that are thickly inhabited. In other words, it is soft, aerated and pure, as contradistinguished from water heavily mineralized and charged with the detritus of civilization, the test

conceived when the city was young and its greatness undreamed of, and piecemeal extended to include more of the local drainage.

Aside from considerations of purity and softness, the city demands added quantities of water. These, it appears, cannot be procured from the local watersheds, the yield of which is about exhausted, while the supply and consumption of the city are now equal to each

other, no reserve being on hand against breakage or excessively dry years, except a little in the local reservoirs, which a single large fire might exhaust. The water consumption of the city is increasing at a rate of 6,000 gallons daily, or 2,000,000 gallons per year, and the meeting of this demand is a serious problem; and when it is borne in mind that the population of the entire bay region is increasing as rapidly as is that of San Francisco, and that all are getting their water from the same local sources, it becomes evident

mountable. The next attempt is about to be made, and its success seems already assured.

This failure only served to stimulate further investigations and effort, and in that part of the Sierra range within reaching distance of the city has been found a water source much superior to the one which had to be abandoned, and it has been offered the city for sale. This source lies in the counties of Amador, El Dorado and Alpine. It comprises a catchment area of over 400 square miles, including about fifty



STREAM IN SIERRA MOUNTAINS

that sooner or later, and not much later, must more distant and better sources be availed of.

The city has long realized the necessity of introducing water from some watershed far removed from local influences, and the people with practical unanimity favor water from a Sierra source. One attempt has been made to secure water from the mountain districts, but the stream from which it was designed to be taken is in the Yosemite National Park, and the objections of the Federal authorities proved insur-

natural lakes, and many perennial streams, among which are the South Fork of the American and the North Fork of the Cosumnes Rivers.

The watersheds are located in the highest regions of the Sierras, and present all the characteristic Sierran aspects. The upper parts extend to the very summit of the range, the line of divide, where the waters begin to fall to the eastern side and pass away through the interior. In this region the granite peaks of Pyramid and Mount Tallac lift their snow-clad forms ten thou-

sand feet in the cold pure atmosphere, and overlook a great arrangement of lakes lying in basins of clean bare rock. About every lake of importance in the central part of the range is included except Lake Tahoe, which lies on the eastern slope. Among these are Echo Lakes, the lakes of Desolation Valley, Silver and Twin Lakes. These are natural reservoirs, holding waters—the purest that exist, soft water that is practically melted snow, one drink of which brings one instantly to realize how vastly inferior is that with which San Francisco is at present supplied.

In addition to its many natural reservoirs, several large artificial ones can be easily and cheaply created in this region through the erection of dams across one or more of the numerous gorges that are so striking as to constitute natural marvels. That in the canyon of the Cosumnes, for instance, through which all of the waters of the American and the Cosumnes can be passed, is one of the wonders of the Sierras—a narrow cleft between two mountains, with sheer granite walls rising on either side for hundreds of feet. Behind these damsites there are great valleys or arenas surrounded by high mountains forming ideal basins in which to store vast quantities of water for use as required.

Over this region is extended the patrol of the Forest Reserve rangers of the Federal Government, who necessarily protect the watersheds and streams from vandalism and pollution, while defending the forests against fire and the encroachment of settlers.

The annual precipitation averages about sixty inches over the entire area, much of which takes the form of snow and lies perennially on the higher mountain peaks. This produces an enormous runoff, which, were it all conserved, would supply a city of many millions of inhabitants. With the American-Cosumnes properties, San Francisco, almost alone among the

cities of the world, would have its water question settled for centuries. It would have the best and purest water possible and in unlimited abundance. The works being municipally owned, the water would be conserved, transported and distributed at cost, and the entire system would comprise the greatest asset the city could ever possess.

There is no question but that the people of San Francisco favor municipal ownership of water, and in view of the fact that nearly all large cities of the United States have their water owned and distributed by the people, it is anomalous that the metropolis of the Pacific should be so far behind the times as to continue to take its water from private ownership. The people of San Francisco realize that municipal water is water furnished at cost, while private company water is furnished for cost plus profit. Also, they are appreciative of the fact that the American-Cosumnes water can be brought by the municipality to San Francisco and distributed to the consumers at less rates than they are now paying, even including in those rates the annual investment of purchase money; that the rates would decrease from year to year, and that at the end of a few years would be but about 20 per cent. of what they are now.

A comparison of the various projects to furnish the city with a municipal supply, which have been advanced from time to time, shows not only that the American-Cosumnes is better and cheaper than anything to which attention has been directed, but that the cost would be upwards of ten million dollars less than the sum upon which the people are now paying interest in the way of water rates to a private corporation which has, but probably for a brief period only, a monopoly of the water business in the city beside the Golden Gate.





PARROTT BUILDING



THE UNITED STATES MINT.



*John G. Barker
Calvin E. Knickerbocker
H. B. Boston*

THE RINCON BUILDING, SECOND STREET.

John Cotter Pelton, Architect.



ARTILLERY PRACTICE, PRESIDIO, S. F.

THE TRAVELER'S



NATIVE SONS HALL.

HOME-BUILDING

By JOS. A. LEONARD

A general desire on the part of citizens to become home-owners was originally the incentive to organize, what is commonly known as "building and loan associations," the original intention of which was most worthy, and very beneficial. This purpose, however, brought another class of people into the business of running "building and loan associations," the latter being not a combination of home-seekers with a desire to assist each other in securing homes in an economical manner, but ventures organized purely from the standpoint of gain.

than the average merchant or tradesman can make upon his capital, or to a much greater advantage than the salaried man can use his money by depositing it in a savings bank or elsewhere.

The acme of perfection in a home-building company is only attained by one that will undertake the entire business of supplying home-seekers with complete homes, by buying up large, conveniently located tracts of land, and placing upon them the restrictions necessary to prevent grog-shops and other objectionable features from invading them; by restricting also the



VIEW OF SAN FRANCISCO
From the Bay

In the name of "building and loan associations" (which is now a misnomer, none of them being actual home-builders, but simply lenders of money at exorbitant rates of interest to home-buyers), they have imposed hardships upon those who have become their clients from a desire to own a home. This has made a great many people afraid of any kind of an installment proposition as regards home-building. However, when an equitable, just system of installment payments is followed out, it is by far the best principle on which to purchase a home, inasmuch as the money may be loaned upon the home at a low rate of interest; less

class of buildings, and naming the distance that they should be set back from the street, and the actual amount of land that there should be between each building, and finally by the construction of the home, to accomplish which the present company purchases all material in wholesale quantities, performs the architectural work, attends to the necessary examination of the titles, furnishes the money, and in fact does everything necessary to produce a home under one management and at the least possible cost to the home-buyer.



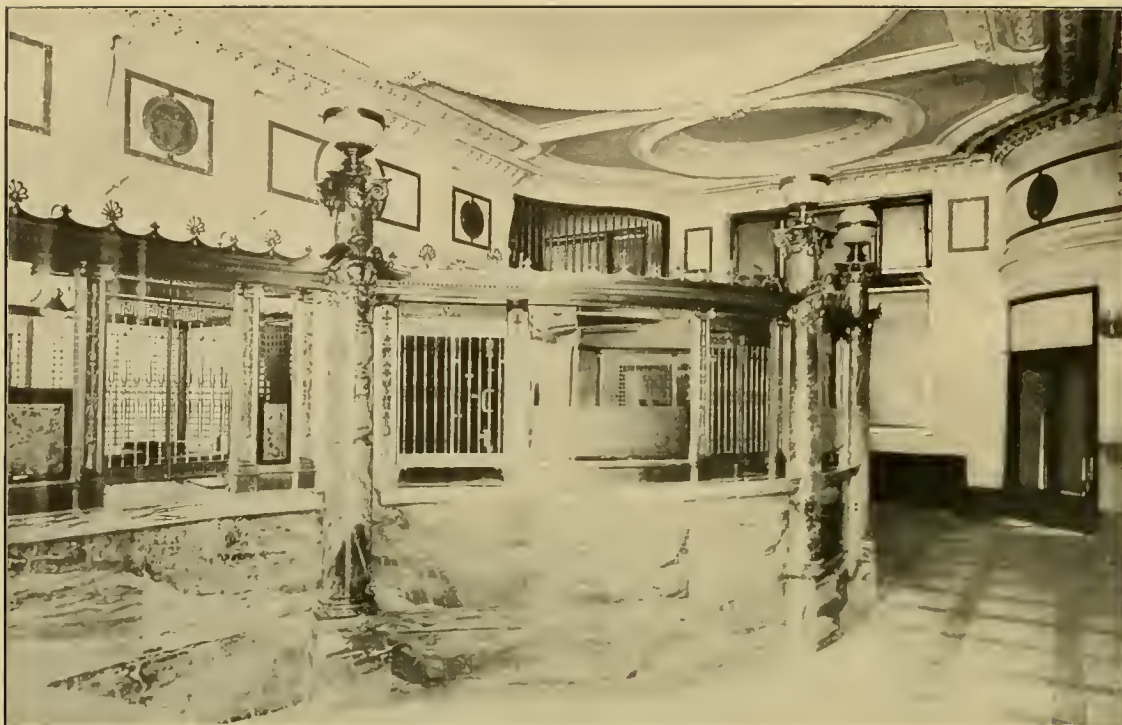
Hemenway & Miller, Architects

ARONSON BUILDING.

*Terra cotta, pressed brick, etc., by
Gladding, McBean & Co.*



CLAUS SPRECKELS RESIDENCE



INTERIOR OF MUTUAL SAVINGS BANK

Wm. Curlet, Architect.



Rousseau & Son, Architect.

THE SECOND & NATOMA BUILDING

*John G. Barker
C. E. Knickerbocker
H. E. Bostwick
Owners*



Cunningham & Poldeo, Architects

SCOTT & VAN ARSDALE BUILDING
On Stockton Street

Terra Cotta by N. Clark & Son



RIALTO BUILDING

Meyer & O'Brien, Architects.



H. E. Bokun, Owner

THE ATLAS

Frank S. Van Trees, Architect

Railroad Transportation



IN a recent dispatch to a San Francisco daily newspaper wired from Seattle by the Western Associated Press, E. L. C. Cass, vice-president of the Chicago & Great Western Railway, is quoted as follows:

"All the trunk lines are reaching out toward the Pacific Coast, and it is only a question of time when the principal systems of the country will have Pacific Coast terminals."

It is true that all of the powerful railway barons of America and thousands of investors in railway bonds and stocks in England and Europe have their eyes fixed on San Francisco. The transportation field to which the metropolis is tributary affords abundant opportunity to the railway builder, and is rapidly being covered by a network of trunk and dependent lines. The importance of San Francisco as the Western terminal of the most extensive railway systems of the country and as a feeder to the passenger and freight traffic of many other lines is not generally and comprehensively understood. The transportation interests of the city affect the business of nearly every line in the East and West, the South and the Northwest. All of the big trunk lines are represented in San Francisco, and among their agents are a number of the shrewdest railway men in the country. The fight for business is a continuous and fierce one, and the city is beginning to realize the benefits flowing to it from competitive railway rate wars. It should be borne in mind that with the extension of the railway facilities of the entire West, irrespective of section, the position of San Francisco as a transportation center is expanded. It has been truly said that no railway venture west of the Missouri River can be successfully managed without contributing to the prosperity of the roads of which this city is the real terminal. The position of San Francisco on the seaboard and her established marine commerce give the city an overwhelmingly pre-eminent advantage in western railway affairs.

The Southern Pacific and Santa Fe systems, with their thousands of miles of leased lines, have, during the past year, notwithstanding continuous additional equipment, been forced to the greatest effort to handle traffic with prompt dispatch. The railway transportation business of San Francisco during that period increased over 20 per cent., and these two principal systems controlled the larger part of it. Shipments from

the city to the interior West have been unprecedentedly large and the branch roads of the main lines have reported a most satisfactory record of increased business. New lines are being built by both systems in nearly every section of the State, opening up timber, mining and agricultural lands, and this is practically true of the Northern part of California, in which are situated the almost inexhaustible timber lands of the State.

San Francisco now has railway lines along both shores surrounding her magnificent and prolific bay, and a coast road, in addition to the main line, to Los Angeles and the South. The mining valleys and hills of the Sierras are being pierced by new tap and branch lines, mountain grades are being lowered, and tunnels and viaducts constructed to facilitate and cheapen traffic and travel. All of the transportation means of the State are likewise the transportation resources of San Francisco, owing to the intimate connection between the interests of both. Not only have the old lines been extended, but San Francisco is soon to have a brand new transcontinental line—the Western Pacific—a line reaching from ocean to ocean and owned and controlled alone by one system—the Gould. This line is now being rapidly constructed from Salt Lake, Utah, west, and from San Francisco east. It will traverse a country rich in many forms of natural wealth, and will wonderfully stimulate and increase the trade of its western terminal. It will go far in developing a section of Northern California immediately contiguous to this city and will doubtless prove one of its most profitable resources. When it has been fully called into being and in active operation the direct results accruing to the commercial efforts of the metropolis can then be accurately measured and correspondingly appreciated.

In the article on shipping, elsewhere printed in this volume, reference has been made to the land side of San Francisco's water front. This busy scene of local activities photographically pictures the real greatness of the city. On the land side of the bay are the termini of the transcontinental and interior railway lines and the city's immense union station. The street railway lines center there and connect further on with the inter-urban electric service. At the southern end of the water front many acres of tide lands have been reclaimed by a system of seawalls and other engineering devices, and on these properties are to be erected and are in course of erection the terminal facilities of the Santa Fe, the Southern Pacific, the Western

Pacific and the Ocean Shore railways. At the northern end of the water front are the freight terminals of the California Northwestern and North Shore railways. The "front" is here traversed by the Belt railway for both standard and narrow-gauged cars, with spur tracks running to the shipping yards of the commercial industries in that immediate section of the city. The same shipping facilities are offered the patrons of the Santa Fe and Southern Pacific at the south end of the water front. It is proposed to tunnel the land side of the bay at its intersection with several of the city's busy streets at and on either side of Market Street. This will permit the Belt railway to traverse the entire water front and really belt the city with an urban freight road of the largest use and convenience. The Belt railway is the direct outcome of an imperative demand for extended methods of urban freight traffic, and is a striking evidence of the city's growing prosperity.

Some fifteen years ago the city had but one transcontinental line and one independent interior line of comparatively small importance. During this period of transportation development the city has acquired two additional transcontinental lines and five State railways, and these in addition to the many local branches of the trunk or main companies which have almost altogether been constructed within the past ten years. The local passenger traffic over these railways is remarkably heavy, more than 100,000 persons on an average being hauled by them to San Francisco daily. The equipment of all of these companies is modern and the struggle for business assures their patrons a service as nearly perfect as human ingenuity can devise.

The railway transportation lines of San Francisco have been indefatigable in their efforts to increase the material welfare of the city. For the most part, they

are directed by men of enormous private fortunes, whose investments in the State and its metropolis amount to almost fabulous sums. They are on the directories of many boards of local corporations and are connected with all manner of financial and commercial enterprises. The railway companies ever display the greatest energy and intelligence in what has come to be known as "promotion work," and have advertised the city all over the world. They are largely responsible for the increase in the population of San Francisco and for converting it into a city of conventions and other numerous gatherings, as well as for encouraging its manufacturing and other commercial activities. All of the home trunk lines are intimately joined to ocean, bay and river shipping, and are large tenants of wharf privileges, and extensive owners of marine craft, including passenger and freight traffic.

The wealth of the transcontinental lines of San Francisco can, of course, be only widely estimated. Their gross and net earnings and the value of their dividends are matters of every day report in the financial publications of the country. It can be said that no city in America is being served by transportation companies more liberal, far-seeing, powerful or progressive. Most of them, like the Central Pacific and the Santa Fe, have been the builders of States and Territories, have transformed hundreds of hamlets into hundreds of cities and made the deserts of the arid waste to fructify into beauty and utility. What may be properly termed the State railway lines are almost annually increased in number. They are all directed from San Francisco and are feeders to her prosperity. Every section of Northern California is being opened by them to the great advantage of the coal, oil, timber, horticultural, grain and agricultural trade of the city and to the enrichment of its metropolitan retail establishments.





THE TRAVELER

CALIFORNIA POPPIES.



MEN OF TO-DAY

By R. D. THOMAS



FOLLOWING this caption will be found brief and tersely written biographies of the men who have taken a forceful part in the making of Modern San Francisco. These sketchy word-pictures are modest tributes to the worth, the enterprises, the liberality and genius of the builders of a great city. They are personal histories in the miniature and are intensely interesting, since they shed a flood of penetrating light upon the ambitions, qualifications and deeds of a notable group of men.

One of the most conspicuous qualifications of a majority of the following characters is their acceptance of the wisdom of the biblical injunction to unite works with faith—to perpetuate deeds in some reasonable proportion to one's thinking about doing something. All of the men whose lives are herein portrayed have done something, and will leave behind them some kind of creditable monumental work. It should be generally thought, and doubtless is by appreciative persons, an enviable distinction to be justly and reasonably considered one of San Francisco's great men. It is an honor to which few men attain, but for which many strive. The field of the battling for this guerdon is practically without bounds, and the lists are open to all.

The reader will not fail of perceiving the cheerful optimism, the blooming and encouraging self-satisfaction that pervades and makes singularly instructive and, hence, beneficial, these tiny biographies. Apparently the "men of to-day" have not only wrought and builded with their hearts in their endeavor, but they are united in a purpose "to keep it up." They are satisfied and justified. Results of their labor deepen and strengthen their belief in the glorious destiny awaiting San Francisco.

One will discover a deal of information in perusing the written lives of these men. Here are set down the

records of brilliant personal achievement, the gratifying consummation of gigantic financial ventures and commercial enterprises and stories of men who, by winning professional prominence, are considered pre-eminent by their fellows. All of these citizens will leave behind them fruitful examples for posterity and practical demonstrations of the value of good citizenship to civic communities and the world at large.

"The men of to-day" have worked along many lines running in many directions. Some of them are great merchants whose ships carry the products of the fields of California and the wares of San Francisco's factories to the ports of the awakened Orient. Others are influential capitalists interested in banks, mines, railroads, and manufacture. Some are men who are investing of their resources in great buildings, and other material city improvements, while others are busily occupied in promoting private and corporate enterprises. The concentrated power of all of these forces can bring about tremendous results, and this is what is being done by the men of to-day. There is no mistake in the statement that a common purpose is actively abroad to promote the welfare of this city, for never since it had its beginning has San Francisco faced such a plan and a promise of expansion as confronts it at present.

In Washington, in the Hall of Fame, the acts of Congress place marble tablets commemorating the deeds of distinguished citizens who, in life, greatly served this country. "The men of to-day" who are very plainly alive, are having no difficulty in seeing the evidences of their greatness, past, present and future. With a proper respect to what posterity may think of them, the "men of to-day" are busily engaged in winning the approbation of the living and in wresting success from the hands of failure and fierce competition. Out of this conflict is continuously reappearing a new San Francisco and brilliant recruits to "the men of to-day."



HO, of all the truly great men, prominent in the financial and commercial history of the State, should occupy the foremost place? This question put to a popular vote in California would result in the universal answer—Claus Spreckels.

Mr. Spreckels hastened the advance of civilization in the Hawaiian Islands. More than any other man he developed the natural resources of that country, and was unquestionably indirectly responsible for its annexation to the United States. The Islands, without the sugar plantations, marine and other interests of Mr. Spreckels, might have languished until the

thousands of farmers, land-owners, merchants and mechanics.

In San Francisco the evidence of Claus Spreckels' wealth and enterprise is visible on every hand. He made cheap gas not only possible, but a fact. He promoted and generalized the practical application of electricity as a motive and illuminating power. On the most useful and valuable corner in the city he erected the most beautiful and widest-known city office building in the world—the "Spreckels Building." With the completion of that unique structure began San Francisco's real era of metropolitan office building. He presented the city with the magnificent music stand in Golden Gate Park, and has ornamented



CLAUS SPRECKELS.

Photo by Taber.

present era of general enterprise, had he not quickly demonstrated their commercial possibilities.

Mr. Spreckels practically constructed the "Valley Road"—the San Joaquin Valley Railroad—and through it, San Francisco, after the longest and fiercest struggle in the history of railway wars and railway monopolies, secured a competing trans-continental line to the Atlantic. Nearly every great financial, shipping, commercial and industrial enterprise in the State has absorbed more or less of Mr. Spreckels' time and money. He gave to the State its tremendously valuable sugar-beet and sugar manufacturing interests. These great industries are the sources of profit to

both the business and residential districts with imposing structures.

Mr. Spreckels is one among the financial magnates of the times. In New York his vast fortune and extensive interests would associate him financially with such men as Rockefeller, Carnegie, Morgan, Schiff, Phipps, and the Goulds. He is possessed of an inventive as well as an executive mind, and forms his mental conclusions with astonishing rapidity. Transactions involving millions are acted upon apparently without a moment's consideration, and yet Mr. Spreckels is known as an essentially successful man who has rarely made a mistake. He is California's biggest man.



AMES D. PHELAN is a brilliant product of his native State. He occupies a conspicuous position in the affairs of his city. The very highest gifts at the bestowal of his fellow citizens have been conferred upon him in the past, and before him is doubtless, if he prefers it, further preferment. As mayor of San Francisco, he was honorable, just and capable and

blocks of city property and when he improves any of it the structures are ever durable, costly and ornamental. In San Jose and other cities he operates along the same lines.

Mr. Phelan was the chief and most influential spirit behind the original plan to beautify San Francisco on an extensive scale, and was among the first of its notable citizens to foresee its present era of unusual



HON. JAMES D. PHELAN

Photo by Taber.

won a national reputation for efficiency in that office. He has an immense private fortune that is growing larger each year, and he may in reason be called the young Astor of the western metropolis.

Mr. Phelan is one of the largest taxpayers in the city and State. His holdings of improved properties alone are enormous. The Phelan Building and the building of the Mutual Savings Bank, of which he is president, are magnificent properties on Market street and the source of princely revenues. Mr. Phelan owns

prosperity. He enjoys the confidence of investors abroad, and not only has largely purchased city securities, but has been of inestimable service to San Francisco in placing certain bond issues away from home.

Mr. Phelan is a gentleman of travel and wide culture. He is a liberal patron of the arts and to a degree little known save to those who are the beneficiaries of his generosity and esthetic tastes. He has presented San Francisco with several art objects of much interest and value.

ANTONE BOREL

In the banking circles of San Francisco, Mr. Borel is best known for the conservative methods he pursues in the ownership and management of the wealthy private banking house that bears his name. The "Borel Bank" is one of the oldest, as well as among the most influential, of the financial institutions of its class in the city. Mr. Borel is a large holder of city property, both improved and unimproved, and has recently added valuable purchases to his holdings, which are considered among the most desirable in the city. He is prominent in the business and financial affairs of the French and Swiss colonies, and has several times declined to receive especial honors as the gifts of the governments of France and Switzerland.

Mr. Borel maintains a palatial residence in San Francisco and a magnificent country home near San Mateo. He is a liberal, yet discriminating, patron of art. Both of his residences are adorned with many costly and beautiful efforts of old and modern masters of painting and sculpture.



ANTONE BOREL.

Photo by Taber.



H. E. HUNTINGTON.

Photo by Taber.

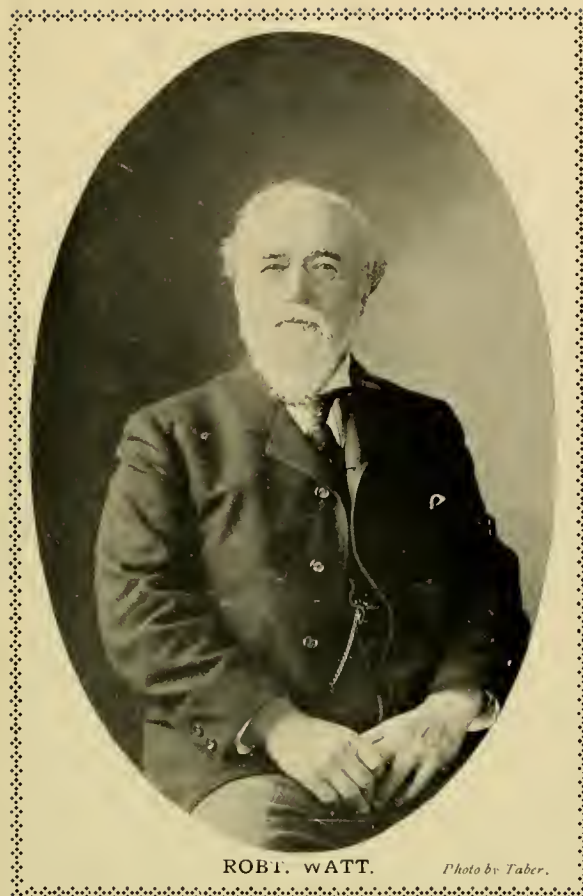
No volume purporting to be a reflection of the material prosperity of San Francisco would in anywise be complete without most prominent mention of Henry E. Huntington. Yet, so extensive are, and have been, Mr. Huntington's interests that anything like a mention of them in detail is quite out of the question. His name is associated with institutions and corporations operating in nearly all branches of finance, and no great scheme projected for many years past, involving the advancement of San Francisco's interest, is disconnected from Mr. Huntington's name.

It is, perhaps, owing to the important part Mr. Huntington took in the development of San Francisco's street-car service that he will be best remembered in this city, although his local interests still remain varied and immense in the metropolis. He is a master of the intricacies of transportation problems and is continuously developing that industry in nearly all sections of the State. Although still engaged in building steam railway lines, Mr. Huntington is more largely interested in the extension and expansion of his electric lines, and probably is the largest individual owner of such properties in America. The resultant value to San Francisco and the State of Mr. Huntington's many investments is practically immeasurable, and he must be considered, in his field, the most influential citizen of the State.

M. H. DE YOUNG

To most persons residing on the Pacific Coast Mr. De Young is known as the proprietor of the widely-read *San Francisco Chronicle*. It is true Mr. De Young is a noted newspaper proprietor and that his journal is, more than any other, given to developing the welfare of the State and its metropolis, but Mr. De Young's activities extend to a wider field. He is a capitalist, and one of the most influential members of the National Republican party. He is a large property owner in San Francisco, and is now engaged in constructing an addition to the already towering *Chronicle* Building. This improvement, when completed, will convert the *Chronicle's* home into one of the largest newspaper and office buildings on the American continent. Mr. De Young also owns the Alcazar Theatre Building, a beautiful residence and tracts of desirable city realty. He is manager and trustee of the funds invested in and to be expended on the regal Fairmount Hotel, now in course of construction on the crest of Nob Hill.

Mr. De Young is an extremely active man. Although his interests abroad take him from the city at frequent intervals, he is ever in touch with its events and conditions. In his role as a private citizen he is admirable, and has more than once set an excellent example by personally serving his fellow citizens at critical periods in the city's welfare. Personally as well as through the columns of the *Chronicle* he champions the best interests of his home city and State. Mr. De Young is an enthusiastic and generous lover of the arts, especially of music.



ROBT. WATT.

Photo by Taber.

Grass Valley, in Nevada County, has sent a number of permanent prominent citizens to San Francisco, and among them none is more generally esteemed than Robert Watt.

Mr. Watt was twenty years of age when in 1852 he arrived in California, and took up the work of a miner in Grass Valley. He soon became a mine-owner and man of affairs, and eventually one of the most popular citizens in the State. His ability was so generally recognized he was made in 1867 a State Bank Commissioner, and on the expiration of his term of office was chosen State Controller. After serving California for eight years as a public official he retired, much to the disappointment of his friends, from public life, and thirty-five years ago removed to San Francisco, where he engaged in mercantile pursuits, and has since resided.

Mr. Watt is the president of the Langley, Michael Drug Co., vice-president and director of the Union Trust Co., vice-president and director of the San Francisco Savings Union, director of the Wells Fargo-Nevada National Bank, and of the San Francisco Gas and Electric Company. He is a working capitalist, who personally attends to his extensive interests, and is one of the busiest men of large affairs in the city.

Mr. Watt erected the splendid brick structure now occupied by the mercantile enterprise of which he is president. He improved valuable realty situated on Kearny, Sutter and Clay streets, in the retail district years ago, and subsequently sold these properties. He is an intense admirer of his adopted city, and a tireless and effectual worker in aiding her best and most conspicuous efforts to increase her commercial prosperity and general welfare.



M. H. DE YOUNG.

Photo by Taber.

FREDERICK TILLMANN, JR.

Frederick Tillmann is president of the powerful and wealthy German Savings Association of San Francisco and of the Tillmann-Bendel Mercantile Company, the largest grocery concern on the Pacific Coast. He is also the president and director of many other manufacturing and commercial enterprises, a number of which he originally organized and all of which have greatly added to the commercial wealth and prosperity of San Francisco.

Mr. Tillmann, who was born in this city, is one of its prominent and most energetic citizens. The same degree of comprehensive ability he brought to bear upon the discharge of his responsibilities as a merchant he utilizes in the position of president of California's most notable savings bank. He is and has been an eminently successful man, whose large private interests and public-spiritedness have richly benefited the metropolis.



FREDERICK TILLMANN, JR.

Photo by Taber.



J. C. WILSON.

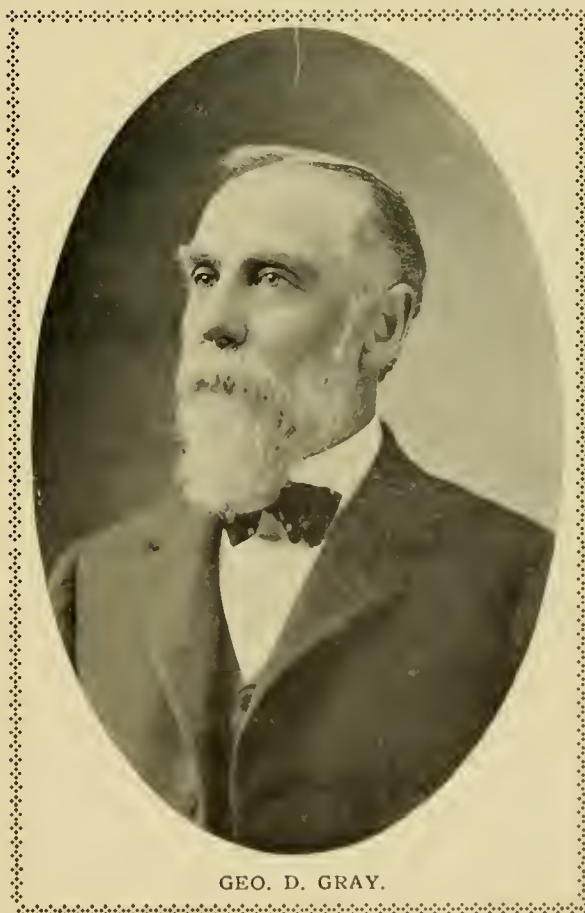
Photo by Habenicht.

The Stock and Bond Exchange of San Francisco includes in the list of its members the keenest and most active speculative spirits on the Coast. The exchange is ever graduating from the ranks of its younger members men with big ideas and the ability and enterprise to execute them. J. C. Wilson is conspicuous among the latter set and has become a marked man in the opinion of the exchange. He is popular in financial circles and does a large brokerage business. Mr. Wilson's social connections may be partly responsible for his large number of very desirable clients.

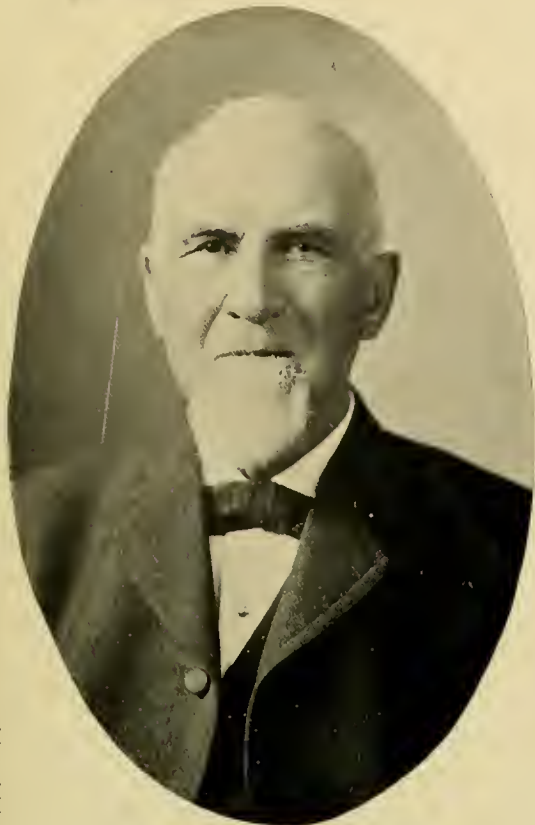
GEORGE D. GRAY.

George D. Gray is the senior member of the shipping and lumber house of Geo. D. Gray & Company. The firm are agents for the California and Oregon Steamship Company, which owns a fleet of eight swift and modernly constructed vessels. Mr. Gray is largely responsible for the present prosperous condition of the lumber trade of San Francisco. His firm annually transport to the city millions of feet of this output of the forests of Oregon and California, and are extensive dealers in all kinds of wood products. Geo. D. Gray is also the San Francisco agent of the Seattle Shipyards Company, a corporation doing an immense business on the Pacific Coast and the chief one of its nature on Puget Sound. He is also the agent for the Marine Railway and shops at Ballard, Washington. It will thus be seen that Mr. Gray's connection, directly and indirectly, with the shipping of San Francisco primarily, and of the North Pacific Coast generally, is of the highest importance, perhaps only secondary to the tremendous lumber and timber interests of the great firm of which he is the head and directing spirit.

Mr. Gray is thoroughly familiar with the marine interests and commercial possibilities of San Francisco, and does not hesitate to predict that within the near future this city will be one of the greatest ports in the world.



GEO. D. GRAY.



W. H. MARTIN.

Photo by Taber.

Among the men of San Francisco who have developed the mineral resources of the State none has proved of more real benefit to California than W. H. Martin. He is practically the father of the famous Tuolumne County district, for it was through the successful efforts of Mr. Martin that some of the richest properties in the neighborhood of Jim Town and Jackass Hill were developed. Under his skillful directorship the Rawhide and Bonanza leads became working mines of the largest value. He has also controlled important mining interests in Nevada and Calaveras Counties and other sections of the State.

Mr. Martin in more recent years has been engaged in improving large tracts of real estate in this city and suburban towns, and personally controls some very valuable holdings. He is heavily interested in street railway and other transportation enterprises and is the fourth vice-president of the Realty Syndicate, a corporation doing business in this city and Oakland.

Mr. Martin is a typical San Francisco capitalist of the highest class, distinguished for his brilliant financial successes. He is a member of the leading clubs, commercial and mining organizations, and makes his permanent home in the Pacific-Union Club of San Francisco.



FRANCIS SMITH.

Francis Smith is the founder and principal owner of the big manufacturing company of Francis Smith & Co. He is a pioneer in the industrial interests of the metropolis, and has been connected with the introduction and development of the water and irrigation systems of important mining and agricultural sections of Northern California. Mr. Smith commenced the manufacture of iron and steel pipe and sheeting at an early date in the cultivation and expansion of the resources of the interior of the State, and the enterprise has grown to be one of the largest in the West. The factory and foundry, now located in the Mission, covers nearly an entire block and employs hundreds of skilled laborers.

Mr. Smith, during his long and busy career, has been associated with a number of the most prominent capitalists of the State, the late Alvinza Hayward being an old and close friend. Mr. Smith is averse to discussing for publication his many interests, but he cannot conceal the fact that he has been, and is, an eminently successful man. He owns much valuable improved and unimproved realty in San Francisco, and large tracts of the choicest orchard and agricultural lands in Santa Clara County and city.

Mr. Smith divides his time between the metropolis and Santa Clara, his beautiful home being located on the edge of the latter city.

LOVELL WHITE.

Lovell White, in an unostentatious sort of way, is one of the foremost men of today. In financial circles, both at home and abroad, he is, of course, quite well known and to the thousands of patrons of the San Francisco Savings Union he is a familiar figure, the personification of business ability and integrity. As cashier of one of the leading savings banks of the world Mr. White prefers to be known and remembered.



LOVELL WHITE.

EUGENE J. De SABLA, JR.

Eugene J. de Sabla, Jr., was chief among the leading capitalists of San Francisco to foresee the coming importance of the city as a great industrial and commercial center. It was, doubtless, with this thought in view that he organized the Bay Counties Power Company, a corporation which was eventually to become the most influential, and in itself powerful, utility in the metropolis. As president of this highly important enterprise, Mr. de Sabla was of tremendous service to those directly associated with him and to the public at large. With the rapid growth of the transportation, manufacturing and industrial interests of the city, new fields for the utilization of power were created and the scope of the original company enlarged. Hence, it was that out of the old Bay Counties Power Company grew the California Gas and Electric Corporation, with increased wealth and facilities, reaching out for new channels of investment and endeavor. Take it all in all, the California Gas and Electric Corporation is the most forceful agent employed at the present time in the rapid evolution of the metropolis.

Mr. de Sabla is one of the heaviest capitalists residing in the metropolis. He is identified with numerous industrial and financial enterprises, his name being found in the directories of the leading and wealthy local corporations. Mr. de Sabla resides on California street in an elegant private mansion situated in one of the city's most attractive residential neighborhoods.



JOHN MARTIN.

John Martin, of San Francisco, has financed many corporate and industrial schemes of magnitude and large public importance. He is not only a financier of extra-ordinary ability and activity, but has originated, owns and directs some of the largest and most valuable power, transportation and manufacturing enterprises in San Francisco and the State. He enjoys an international reputation as one of the most remarkable of successful men in investment circles and in the financial art of combining and consolidating capital and corporations he has no superior.

Mr. Martin is the organizer and vice-president of the California Gas and Electric Corporation, and has transformed that enterprise into one of the most tremendously useful and powerful corporations in the West. The company is interested in industrial schemes of the highest importance to San Francisco, and is regarded as one of its most forceful agents in the present era of the city's upgrowth.

Mr. Martin has entered the electric railway field, and the same brilliant results which have attended his direction of other ventures accompany his progress in the working out and extensive application of rapid transit problems. He projected and built the Nevada County Traction Railway, and is now constructing the California Midland Railway Company, being president of both corporations. He has an unshakable faith in the manufacturing resources of San Francisco, and of the State, and is engaged in their development. Mr. Martin is the founder and president of the extensive woollen mills in Marysville, of Santa Rosa industries, and is the promoter and director of many local industries, banks and other corporations.



E. J. DE SABLA.



O. H. GREENEWALD.

The rapid advance in real estate values in San Francisco has opened up the way for the incorporation of investment companies of large wealth and purchasing power. O. H. Greenewald, a capitalist of well-known financial and commercial ability, organized and is the president of the Alta Investment Company, an influential institution heavily interested in large blocks of choice realty. Mr. Greenewald also owns and controls vast timber lands in California and in other sections of the Pacific Slope and is a prominent factor in the city's lumber trade. He is also a director in the Northern Commercial Company and other commercial and financial corporations.

Mr. Greenewald has been identified with the grain trade of San Francisco for a number of years. He built at Crockett one of the most commodious grain warehouses located in the neighborhood of Port Costa and has always remained its chief owner. On the retirement of the Eppinger Brothers from the wheat market, Mr. Greenewald organized the Bankers' Warehouse Company, which took over and now controls the property once leased by the Eppingers. Mr. Greenewald is now vice-president of the Bankers' Warehouse Company, which, like all of his ventures, has attained success and the widest public confidence.

Mr. Greenewald, who is a comparatively young man, has many other interests of less importance. He is an enthusiastic believer in the destiny of San Francisco and has himself greatly added already to the commercial wealth of the metropolis. He is alert and acts quickly and with decision in business matters of the largest importance and is a splendid type of the class of able men whose brief biographies signalize this volume.

GEORGE K. FITCH.

In the field of San Francisco journalism George K. Fitch has erected an imperishable monument. Full of years and honors, he has retired from active participation in the affairs of his beloved San Francisco, but the memory of the great good to this city he had accomplished remains and will become an important part of the history of the metropolis. As the proprietor of the San Francisco *Bulletin* Mr. Fitch was of tremendous service to the city during its real formation period and the weight of the influence of that journal, under his ownership, was always thrown to the side of good government. The *Bulletin*, as directed by Mr. Fitch, published the leading and most reliable financial and commercial reports of the Pacific Coast, and was an invaluable aid to the commerce and industry of the city.



GEO. K. FITCH.



Photo by Vaughan & Keith
CAPT. BARNESON.

The metropolis has no stauncher friend and citizen or one who more practically displays his confidence in its commercial future or who of late years has taken a more useful part in its growth than Captain John Barneson. He is, indeed, one of the most influential and active capitalists in San Francisco. He is the president and manager of the great shipping and commission interests of the Barneson-Hibberd Company, Inc., which has the most intimate connections with leading importing and exporting mercantile companies of the highest standing. He is also president of the Western Commercial Company, ship owners, and the Piper, Aden, Goodall Steamship Company. The combined fleets of these organizations transport annually an enormous percentage of San Francisco's marine commerce.

Captain Barneson is also president of the following notable and influential activities: Macondray & Co., merchants; Teck Oil Company, Los Alamos Oil and Development Company, Arline Oil Company, Independence Oil Company, Wabash Oil Company, San Mateo Improvement Company, Santa Barbara Improvement Company, and the Techau Tavern Company.

Of late years Captain Barneson has found time out of an exceedingly active business career to give to aquatic and other high-class outdoor sports. He is a warm admirer of dogs and horses, and is frequently chosen to award prizes and judgments in the rival shows of the fashionable set at Burlingame.

CAPTAIN WILLIAM MATSON.

Capt. William Matson, general manager and president of the Matson Navigation Company, is one of San Francisco's most notable men of today. Capt. Matson, being in a position to shape an accurate judgment, believes this city is to become one of the greatest ports in the world. His experience as a marine capitalist and the owner of many ships sailing the Pacific gives Capt. Matson's views unusual weight. He is an intensely practical man and has achieved success in life by forming sound business judgments concerning the possibilities of San Francisco and the State. Capt. Matson has large interests in Honolulu and is the local representative of the Honolulu Plantation Company. A number of his ships ply between San Francisco and the Hawaiian Islands. He is a large owner and director in oil pipe lines and has been greatly instrumental in building San Francisco's present enormous trade in that valuable natural product. Capt. Matson was one of the first of San Francisco's commercial magnates to realize the actual and prospective wealth and permanent productive power of the State's oil wells. He is the pioneer in the local industry of transporting oil by sea, and may with reason be called the "Oil King" of the Pacific Coast. He is vitally connected with several oil transportation companies, among them being the Pacific, the Coalinga and the National. Capt. Matson is well known for his generous and public-spirited nature and is an immense favorite in shipping circles.



CAPT. MATSON.

OREL M. GOLDARACENA.

The duties of the official representative of Spain are ably discharged in San Francisco by Mr. Goldaracena, he having been appointed to the consulate's office some four years since. During this period the consul has been called upon to decide and conduct several highly important and delicate diplomatic missions, and his brilliant success in concluding such negotiations has made him a marked character in Spain's consular service. Mr. Goldaracena is a native of California, having been born in Calaveras County, and has been a prominent attorney-at-law for many years in this city.

The Spanish consul is an enthusiastic and confident citizen, who cannot do and say too much for the metropolis. He has owned, and yet owns, a large quantity of real estate, and has improved a number of holdings in an elegant and substantial way. He has improved the northwest corner of Green and Montgomery avenue and erected the handsome Wilmott Hotel on Sutter street, and a commodious structure and apartment house on Post street. The costly property on the southwest corner of Ellis and Jones streets was recently sold by the consul, but he still retains the ownership of the well-known Goldaracena apartment house on the northwest corner of Sutter and Larkin streets. Mr. Goldaracena, who has been extremely fortunate in his real estate investments, contemplates the erection of several additional improvements on property in his possession, in the near future.



MARK GERSTLE. *Photo by Oscar Manrer*

Mark Gerstle graduated from Harvard in the class of '89 and immediately thereafter entered the Harvard Law School, from which he also graduated in 1892. In the same year he began the practice of his profession in San Francisco, and during the twelve years that have followed Mr. Gerstle has not only acquired a large and profitable practice, but has developed into one of San Francisco's busiest and brainiest men of large affairs. His is a remarkable record of notable achievements.

The St. Francis Hotel of this city, one of the most elegantly appointed and conducted in the world, owes its being almost altogether to Mark Gerstle. He originated the idea, financed the scheme, has always taken an active part in its affairs and is now the secretary and treasurer of the managing company. He is the president of the Home Telephone Company, which is to establish a system throughout the State and expend vast sums in San Francisco; he revived, put on a paying basis and is a director of the old California Insurance Company; he is one of the founders and a director of the company controlling the Emporium, one of the greatest retail department stores in America; he reorganized, is a director and a member of the Finance Committee of the Central Trust Company of this city; he manages the affairs of the private estate of the Gerstle family; he is a large stockholder and director in two of the most widely known and valuable enterprises in California: the California Fruit Canneries Association and the Alaska Packers' Association; is heavily interested in several real estate and investment companies, and is a director in a number of additional influential corporations of wide repute.



O. M. GOLDARACENA.



C. M. BRUNE.

Mr. C. M. Brune, the President of the Bank of America, is a man of wide experience in the financial world, who has achieved a great success as a banker in the East. The Bank of America has one million dollars fully paid up in capital, and is one of the strongest banks in the city.

It is controlled by a syndicate of New York bankers and San Francisco business men.

JAMES L. FLOOD, JR.

The James L. Flood, Jr. Building represents the extreme development of that branch of architecture as distinctively American as and known as office building. Mr. Flood's enterprise in erecting this structure has met with unqualified admiration and praise. The building has wonderfully enhanced its immediate neighborhood and added wealth and revenue to the city. The owner could have found no better way of perpetuating the family name.

Mr. Flood, who is a director in the Wells Fargo Co-Nevada National and other banks, and great mining corporations, also owns the old Flood Building on Market street, and has recently completed a spacious and grandly furnished home in the Western Addition, overlooking the ocean and bay. His country residence is in San Mateo County.

Mr. Flood's holdings of valuable city real estate are very large, and it is said he contemplates further costly improvements. He has a large private fortune, and is warmly attached to San Francisco. He is a gentleman who apparently never does anything "by halves," as the phrase goes. The new Flood Building, which is more of a palace than a business block, evidences this view.

JAMES ROLPH, JR.

The commercial relations at present existing between the Hawaiian Islands and San Francisco are the results of the efforts made by old shipping firms of the city to successfully establish the trade before the era of annexation. One of these stable business establishments is the house of Hind, Rolph & Co., of which Mr. James Rolph, Jr., is the managing feature and active spirit. The firm has a branch in Honolulu and interests in the Islands. They are the Pacific Coast agents for the Hawi Mill and Plantation at Hawaii, and are the managing owners of the Island Line Shipping Company. The firm imports and are agents for house coals from Hepburn and Abermain, Australia, and in addition to these extensive departments of their affairs are the representatives of the Austrian Phoenix Insurance Co., of Vienna.

James Rolph, Jr. is president of the Mission Bank, whose policy is controlled and a majority of its stock owned by the Bank of California, and is largely interested in other financial corporations.



A. A. WATKINS.

Among the men of progress and force none rank higher in this city than Mr. A. A. Watkins, the vice-president and manager of the well-known business firm of W. W. Montague & Co. On all questions of the day he is abreast of the times, and is one of the firm believers of the greatness of San Francisco. As president of the Board of Trade he has made an enviable record. His inherent strong qualities and sterling character make him of valuable assistance to the many interests in which he is connected. He is president of the Phoenix Savings and Loan Association, one of the most powerful companies on the Coast.



JOHN D. SPRECKELS.

Photo by Taber.

John D. Spreckels is the eldest son of Claus Spreckels, but it will not be as "the son of his father" that he will be alone remembered, and is now so widely known and highly appreciated, for Mr. Spreckels is one of the most active and important spirits in the city. His career as a journalist has been successful and of real value to San Francisco and the State. Mr. Spreckels assumed the ownership and control of the *Call* at a time in the history of that journal when its closest friends believed it to have been mortally hurt. It is now in the front rank of the rich and influential dailies of the West.

Mr. Spreckels is a director in many extensive corporations and is the president of the Oriental & Occidental line of steamers, plying between this and Eastern ports. He has been a forceful factor in developing local marine interests and foreign shipping. The Spreckels line of tugs is an invaluable adjunct to the great shipping resources of San Francisco and an immense amount of capital is invested in it. In its class this extensive tug service has few equals in the big ports of the world.

Like his distinguished father, Mr. Spreckels has largely contributed to the handsome physical appearance of the city. Several years ago he erected on Pacific avenue a private residence which in extent and in the character of its architecture and cost of its material, has as yet not been equaled by more recently erected palatial homes. This mansion would be conspicuous on Lexington or Fifth avenue or Riverside Drive in New York. It is, of course, equipped and furnished in princely style and contains many rare art objects.

A. W. FOSTER.

A. W. Foster, president of the California Northwestern Railway and the North Shore Railway, is one of San Francisco's transportation magnates. As the chief owner, practically, of these two important arteries of travel and traffic Mr. Foster has been of inestimable value in developing the commercial resources of the metropolis and in creating, by making accessible, vast and picturesque sections of the State. Mr. Foster shows the liveliest sort of personal interest in the custom of the railways he controls of stocking the streams and woodlands along his lines with fish and game. The California Northwestern and the North Shore are the strongest allies the legitimate sportsmen of San Francisco possess in the propagation and preservation of game.

Mr. Foster takes a deep interest in the problems involving the future development of the city's water front, and has large investments in real estate in that and other sections of the city.

Mr. Foster is a gentleman of wide culture and a generous patron of the fine arts. He resides in a magnificent country residence in San Rafael, one of San Francisco's most charming and attractive suburban places of luxurious homes.



A. W. FOSTER.



JOHN A. BUNTING

One of the characteristic features of these sketches of the "Men of To-day" is the wide diversity of the business interests of the men written about, suggesting the ability on the part of each to successfully direct several important pursuits at the same time. One may select as an eloquent and illustrative example the career of John A. Bunting. He is the president of the McNamara Mining Company and of the Cottonwood Land Company. He owns a big and famous stock ranch in Mission San Jose, and is an authority on the breeding of standard horses and cattle. He is the president of the Shawmut Oil Company and vice-president of the Esperanza Oil and Gas Company.

In addition to these valuable interests and important enterprises, Mr. Bunting is a large owner of city realty and country lands, and a director of other investments.

On his highly cultivated ranch in Centerville, Mr. Bunting has erected, at a cost of \$75,000, one of the most attractive country residences in the State. His home is luxuriantly furnished and an architectural gem. Around and about this charming villa are artistically ornamented lawns and gardens. Mr. Bunting's home is the scene of many social functions of note, and he enjoys an enviable and wide reputation as a genial and accomplished host. Mr. Bunting's private car, "El Fleda" (named after Mrs. Bunting), is a familiar object in season at the State's fashionable country resorts.

LIVINGSTON JENKS.

Livingston Jenks is one of the most distinguished members of the San Francisco bar. For many years he has been conspicuous as a corporation lawyer, and has served as the leading counsel in numerous suits of the highest importance, and involving large monetary values. Mr. Livingston Jenks has been in the directory of a number of financial and investment companies of large capital, and is held in high repute as a financier.

Mr. Jenks, who has a large private fortune, is one of the warmest and most effectual supporters of the city's educational facilities. He takes an active part in library matters, and is conspicuous in the effort now being made to consolidate San Francisco's chief private libraries—the Mercantile and the Mechanics' Institute. Mr. Jenks has decided literary and artistic tastes and is possessed of the means to gratify them in the most liberal way. He is very popular in social and club life and is an observant traveler.



LIVINGSTON JENKS



TIREY L. FORD.

Among the leading members of the San Francisco Bar none has achieved a more desirable reputation or more valuable success than Tirey L. Ford. He began his professional career in this city relying upon his personal efforts and ability to win his upward way. His character and worth early attracted the attention of the profession and Mr. Ford was offered and accepted a partnership in the office of ex-Senator Cross, the firm name being known as Cross, Ford, Hall & Kelly. Mr. Ford, subsequently, became known as the most accomplished and forceful mining lawyer in the State and was satisfactorily engaged as counsel by the Miners' Association of California to conduct important cases in behalf of the interests represented by that important organization.

Mr. Ford has been frequently importuned to serve his adopted State in positions of public trust and was finally induced to accept the Republican nomination for the office of Attorney-General. He was elected, but, after serving the State in that capacity for a short time, he resigned his office to accept the lucrative and conspicuous position of general counsel for the United Railroads Company of San Francisco—a position he still holds.

Mr. Ford is one of the most popular gentlemen in the city and intensely interested in its social and material developments.

COLONEL A. ANDREWS.

In the mercantile history of San Francisco Col. Andrews will fill a conspicuous place as the founder and proprietor of "Andrews' Diamond Palace," of international fame. It is, perhaps, among the best known emporiums of the jewelry trade in the world, and has done more than any other in advertising at home and abroad the mineral products of the State adapted to manufacturing purposes for personal and household adornment. The "Palace" is a remarkable example of ornate decorations and costly furnishings in the equipment of retail establishments, and maintained a supreme position in the United States in this respect for nearly a quarter of a century.

Col. Andrews is one of the few remaining pioneers. He was a prominent figure in the affairs of Sacramento and San Francisco in the early '50's, and to his great happiness has lived to see the latter grow into a great metropolis.

Col. Andrews is a member of several fraternal societies, an honorary officer of the National Guard, and one of several survivors of the old Sacramento volunteer fire department.



COL. ANDREWS.

Photo by Faber.



JOHN F. SCHROTH.

Photo by Fisher

The Schroth Company of San Francisco was founded by the late Charles Schroth, a pioneer of the Golden State and a well-remembered citizen of San Francisco. The company is an incorporated institution, its president now being John F. Schroth, a son of the originator of this important business enterprise. The Schroth Company deals in real estate, one of its chief objects being the improvement of desirable real property. It owns valuable sites in the very heart of San Francisco, among them being a block on Hardy Place, just off Kearny Street, in the center of the shopping district. Another valuable holding of the company is the improved lot on the northeast corner of Union Square Avenue and Stockton Street. The building on the corner is soon to be enlarged and modernized in keeping with other elegant structures in that neighborhood.

President Schroth takes much pride in a recent large investment of his company represented in the magnificent Charlemagne apartment house on Geary Street, near Van Ness Avenue. This beautifully constructed and embellished establishment is a most desirable addition to the ornate architecture of the city and to its residential facilities. It is almost altogether built of the products of California, it being the policy of President Schroth to utilize home resources in the material improvements of the Schroth Company.

WILLIAM GERSTLE.

Mr. Gerstle is connected socially and financially with several of the most prominent and wealthy families in San Francisco. Although comparatively a young man, he has already disclosed the well-known ability of the male members of the Gerstle family for successfully managing and inaugurating large commercial ventures. Mr. Gerstle is very prominent in the affairs of the Northern Commercial Company, and is a director in several real estate investment companies and commercial corporations.

Mr. Gerstle is a gentleman of large private fortune and a member of several of the leading clubs in the city.



LOUIS GERSTLE.

Photo by Halcomb

JULES GODEAU.

To be the guide, philosopher and friend of the citizens of the most cosmopolitan district of this city is a rare distinction, yet these appellations truly belong to Mr. Godeau. He is the most popular, and in many ways, important citizen, doing business in what are known as the North Beach district and Latin quarter. Mr. Godeau is one of the most benevolent gentlemen in a city noted for its generous-hearted men. He is and has been for many years prominent in all public movements projected for the improvement of the North Beach district and has been directly responsible for the location in that section of several important industries. He is essentially a public-spirited man.

Mr. Godeau is an influential member of several societies and fraternal organizations. He is one of the notable Druids of the United States, being a Supreme Representative of the order in this country and Past Grand Noble Arch of the Druidical Order of California.

Mr. Godeau resides in one of the most attractive private residences on Van Ness Avenue, and the members of his family are quite prominent in social circles.



R. V. HALTON.

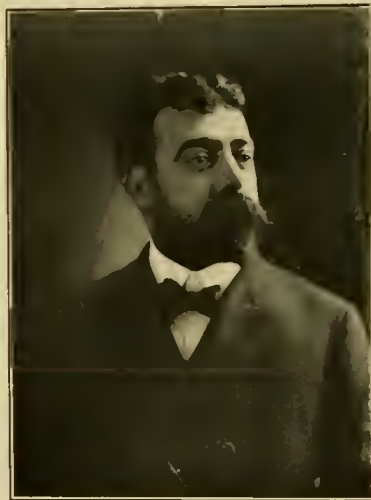
Photo by Taber

Most persons who have acquired a competency or fortune through the commercial, industrial and other activities of California eventually come to reside in San Francisco. It is one of the most fascinating residential cities in the world and has become the permanent habitation of many successful mining men.

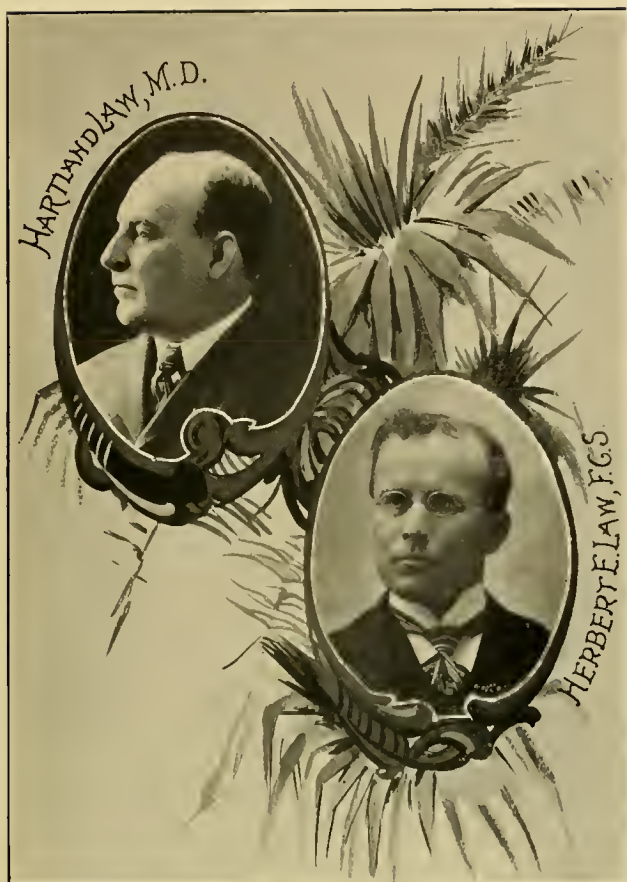
Among the recent additions to the financial circles of the city is R. V. Halton, formerly of Grass Valley. Mr. Halton has been for many years intimately identified with a number of the most prominent mining properties in Nevada and Tuolumne Counties.

For ten years he was the superintendent of the famous Peabody gold mine, situated in Grass Valley. The mine, in addition to its yield of rich ore, is particularly valuable from the fact that it produces more cabinet and beautiful specimens than any other mine in California. Its history in this regard is unique. Mr. Halton has successfully managed other valuable mines in Nevada County.

Mr. Halton in 1899 became the lessee of the fashionable Hotel Rafael of San Rafael, and has extended the reputation and patronage of that hostelry. He has proved an eminent success as a hotel man, and last July was induced to accept the position as general manager of Tait's Cafe, the largest and most luxuriously equipped establishment of its nature in the city.



JULIUS GODEAU.



Hartland Law is largely responsible for the great impetus given building of the first class in this city. The brilliant success he made of the Rialto, on Mission Street, led to the purchase of the Bishop property, on Market Street, and the erection of the Monadnock, which latter enterprise represents an investment of \$2,000,000. Mr. Law seems to possess a genius for selecting sites and building thereon and for immediately converting such properties into sources of large revenue. Mr. Law's buildings have largely increased the value of property in their near neighborhoods, and he is in a large measure responsible for the impetus given to the erection of metropolitan structures in this city. Herbert Law, of the Crossley Building, has been associated with his brother in all of his large building enterprises, and equally shares with him the enviable reputation of being one of the city's most astute and progressive landlords.

WILLIAM BABCOCK.

In the field of San Francisco's largest activities, William Babcock has always been an important and conspicuous figure. He has ever been intimately and influentially connected with the financial, commercial and industrial expansions of the metropolis, and is solely responsible for the brilliant consummation of vast projects of utility that have immensely benefited the commercial facilities of this city. His notable services as President of the Merchants' Exchange will always be remembered in business circles, and his name is inseparably linked to the enterprise which resulted in the erection of the Exchange's magnificent new building.

Mr. Babcock's interests are varied and of the highest and widest value to San Francisco. He ranks among the most influential financiers of the country, being President of the Security Savings Bank and a director in other of the heaviest financial institutions of the city, including the Bank of California and its subordinate branches. No one man has accomplished so much as he in the way of opening up and developing San Francisco's foreign trade and shipping, or in improving the docking facilities of this port. The San Francisco Dry Dock Company, of which he is the promoter, chief owner and president, is one of the city's most useful utilities.

Mr. Babcock is the controlling and directing spirit of the time-honored house of Parrott & Co., shipping and commission merchants, and marine insurance agents. The firm is known in all ports of the world, and has extensive connections in Honolulu, Hong Kong, New Zealand and Australia. For many years the ships of Parrott & Co. have been in trade with the Orient and the Antipodes, building up the commerce of a great city and adding to the wealth and reputation of a great firm.

William Babcock is a genial club man. He possesses beautiful homes in the city, on the bay shore, and interior country, and is enviably connected with the social life of the city he has done so much to improve.



SAN FRANCISCO PORTRAITURE

AND

HENRY RASCHEN



AN EMINENT French artist has said that "Californians need not come to Europe for portraits, since none better are painted here than in San Francisco," and there are those among us who, after an inspection of portraits in European galleries, have come to the same conclusion. We were hoping to give some of the many interesting experiences of Mr.

Henry Raschen, one of our local artists

whose study of nature among the hills, valleys, mountains and Indians of California, and of art in the best schools of Europe, has given skill to his brush a style of his own, and a demand for his work. But he objects, saying modestly, but doubtless with pride, "Let not the pen but my brush speak for me." We, therefore, give two half-tone reproductions of his paintings, though it will readily be understood that mere black and white can do justice neither to the artist nor his work.

The first is a portrait of Spotted Tail, the great Indian orator and diplomat, a man of genius and integrity, one of the greatest Indians that ever lived. He was a Brule Sioux, who was elected Chief of all the Sioux tribes. He was six feet three inches high, a man of commanding form, majestic presence and great eloquence. With his deep, sonorous tones and fervid imagery he swayed those turbulent tribes like grass waving in the wind, while through his diplomacy he secured many concessions from the United States Government for the benefit of his people and strove to establish a lasting peace. This painting with its brilliant colors has attracted great attention wherever exhibited. The second from the walls of his studio will be recognized as a portrait of the inventor, A. B. Bowers, of this city, and it is said by connoisseurs to equal in execution anything in portraiture to be found anywhere.





ALPHONZO BENJAMIN BOWERS

From an Oil Portrait

By the courtesy of Mr. Henry Raschen



HERE is no equivalent in the English language for the word "genius," no synonym, no phrase, no sentence so pregnant of meaning and so full of importance. It denotes a character of transcendent and isolated mental equipment linked to equally resourceful powers of accomplishment. It means a personality unique and conspicuous in an environment of his own making and, therefore, real geniuses are scarce.

Among others, California has Burbank and Bowers, the first an apostle and originator of beauty of color and odor and form, the propagator and transformer of vegetable organisms; the second an inventor who revolutionizes old methods, creates new industries to enrich the world, and who utilizes the functions of his mind and body in a bewildering number of useful activities. Such is Bowers, and he, as well as Burbank, is a genius.

The world may admire a dreamer; its respectful and lasting admiration is given only to the individual who adds something of thought or deed to its storehouse of treasures. A. B. Bowers has accomplished a remarkable amount of useful work. He has the mind of the inventor and experimental philosopher who passes successfully from one field of mental exploration only to eagerly enter another; he has builded books and maps and material public works; he has been an instructor in the schools of the State, as well as a student in the schools of art and science and law; he is a distinguished private citizen who has been a useful public official. An old friend says of him: "It seems to be a condition of his mind that it impels him to continual effort. He usually had some article under way for either Californian, Eastern, or European journals, on engineering, political economy, sociology, religion, poetry, hydraulic dredging or other topics of the day. The study of law always had an attraction for his analytical mind. Long before he had become a victim of 'the law's delay' he had attacked that study with the fierce energy that was a part of his mental equipment. He read a whole library of authorities and, though he never practiced, was well grounded in the fundamental principles of law. Dissatisfied with the specifications and claims of his first attorneys, he was compelled to prepare and prosecute his own applications for patents. This necessitated the study of patent law, and into this wilderness he plunged as if it were a garden of roses." This marvelous versatility has matured many lines of useful endeavor and has rounded out and annexed to his individuality a group of striking, useful and graceful accomplishments. Mr. Bowers is not merely a distinguished inventor; he is a civil and mechanical engineer, a surveyor, topographer, clever photographer, and an excellent draughtsman; he is an extensive traveler with a retentive memory of places and facts; he is an architect and builder who has designed and erected both public and private edifices; a miner and a literateur who adds to his mental resources the ability of an interesting and witty writer,

lecturer, debater and public speaker. "He had taught his first school, written his first newspaper article, delivered several lectures, made half a dozen political speeches and built his first dam at the age of sixteen."

He vitalizes every undertaking he has originated or in which he has been engaged. He has the mental graces of a poet which are sometimes found acting conjointly with the intellectual functions of the inventor, and has written some graceful verse, though his best work has been in prose. He has attained celebrity in fraternal circles and was one of the founders of the Technical Society of the Pacific Coast and of the California Association of Civil Engineers. He is a true and steadfast friend, a popular club man, enjoying membership in the Cosmos (where he resides when in this city) and other clubs, and is not unknown in society, though of late years he has devoted to this but little of his time. He is a member of the Geographical Society, and, with his artistic tastes, naturally a member of the Association for the Adornment of the City, as well as a patron and contributor to many charitable institutions and objects. He was a member and participated in the transactions and discussions of the International Congress of Commerce and Navigation at Brussels, in 1898, on which occasion he made the acquaintance of Leopold II of Belgium, and was entertained at the Palace by the King. He has recently made for the Government of the British colony of the Bahamas an exhaustive, hydrographic, geological, tidal survey of the Harbor of Nassau, traced and mapped its currents, made numerous borings to determine the amount of silt overlying its coral rock bottom, determined the sources of this silt, devised means for the prevention of further silting and made plans for the permanent improvement of the harbor, being quartered while engaged in this work on one of the ships of the British navy. He is a Past Chancellor Commander of the Knights of Pythias, a member of Columbia Commandery No. 2, and a charter member of Almas Temple, Nobles of the Mystic Shrine of Washington, D. C. He also belongs to many other organizations, social, scientific, literary and fraternal.

He is descended on both sides from Revolutionary stock. Mr. George Bowers, a man of education and means, his first ancestor in America, came, in 1637, to Citate, Mass., two hundred and sixty-eight years ago, from Kent County, in the South of England, where Bowers Hall, Bowers Meadows and the post town, Bowers-Gifford, still perpetuate the name. His name and those of his descendants are of frequent occurrence in the Colonial records of Massachusetts. Every generation from George down has furnished men of wealth, doctors, clergymen, legislators, merchants, millmen, mayors, railroad commissioners, military officers, engineers or lawyers, and some generations, nearly all, if not all of these at once. Five of his descendants loaned money to the Government for the prosecution of the Revolutionary war. On the maternal side Mr. Bowers is descended, through the Earls of Errol and the Earls of Kinnoul, from the Hay fam-

ily, that for a thousand years has figured in the history of Scotland, England and Ireland, and of which there are many distinguished and titled branches.

Mr. Bowers has a quiet, dignified, somewhat reserved (but with kindred spirits) magnetic personality. His manner, though genial, is commanding, and his conversation interesting, often witty, and at times terse and incisive. He possesses indomitable courage and persistence. He is president and vice-president of several large dredging companies here and in the East. As the inventor and patentee of the Bowers Hydraulic Dredge and Hydraulic System, he waged a long and victorious fight for his patent rights in the patent office and against infringers in many States. These suits were bitterly fought in the U. S. Circuit, Appellate and Supreme Courts at a tremendous cost. A late writer has said of him: "It seems strange that a man who has done so much, who has battled so long

and hard, who has triumphed over difficulties from which another would have shrunk appalled, should show no trace of hardship in his style. It goes to prove that gentleness, tact, and kindness are not incompatible with the stern, rugged, unyielding strength of genius."

Mr. Bowers' mechanical inventions have given him international fame, while his reputation as a hard fighter for his rights is equally well known. His mechanisms and dredging systems are employed in great private and public works extending over two hemispheres. He has builded a monument to himself more lasting than brass, and will pass into the history of science and invention as a public benefactor. He is a genius who has won his title on the fiercest field—against the most resourceful competitors—in the brightest era known in the annals of the world.



A U T O M A T I C E L E V A T O R S

Apparently, all avenues of modern mechanical ingenuity have been traversed and investigated to perfect the Otis elevators. To a person not familiar with the resourceful agencies of the skilled mechanic, the automatic elevator, which dispenses with the presence and services of the "elevator man," represents the highest form of elevator construction.

This mechanism is adjusted with the exactness and accuracy of a watch. It ascends and descends the shaft, making desired stops at each or all floors in obedience to the call of an electric push button. Safety is assured with more certainty than human care may promise, for the machinery under all circumstances doesn't forget anything, not even in case of panic or fire.

The automatic elevator will not budge an inch, up or down, except when every gate on every floor is closed and locked. Reckless persons cannot tumble down an Otis automatic elevator shaft through open gates or doors. Employers will recognize in this latter very important feature a characteristic of elevator service likely to do away with the financial responsibilities of accidents and the services of an attendant.

The Otis Elevator Co. has equipped nearly every important building in San Francisco with its products. The company has no rival in its field of industry, yet is continuously working to improve and perfect its output.

The magnificent and speedy elevators in San Francisco's new Merchants' Exchange Building are splen-

did examples of the company's workmanship. They daily transport thousands of business people to and from the hundreds of offices in that mammoth building, without delay, swiftly and safely.

From an economic point of view, the Otis Elevator Company is one of the most useful and important forces in San Francisco. The affairs of the company are closely interwoven with the commercial life and material development of the metropolis, and its business can be taken as an index to the extent and character of the improvements progressing in the city at any time of the year.

The building of freight elevators is one of the chief features of the company's business, and its annual output in this regard is enormous. The Otis freight elevator is comparatively as perfect a machine as are the passenger cars, and are equally as well known. They are in universal use in the Pacific Coast States.

Since elevators have become a necessity to the transaction of all forms of business procedure and to many forms of social life, the question of purchasing and utilizing this or that elevator becomes a highly important one. There is much truth in the old saw, "seeing is believing," and the great number of Otis elevators in use in this city at once demonstrates their popularity, and, it is only fair to add, their value to the public by whom they are generally used.

Elevators have to stand a lot of criticism, as do other methods of popular locomotion, but the Otis seems to please the people, for they all use it.

CW. CLARK is a son of Tilgham Clark, who was the chief engineer of the first steamboat to ply upon the Ohio river. The latter was born in Baltimore, Maryland, subsequently removing to New Albany, Indiana, where the subject of this sketch was born on May 26, 1828. On the breaking out of the Mexican War young Clark was eager to join the United States army, but his father persuaded him to become a mechanic instead of a soldier. He was accordingly taught the useful and profitable trade of a blacksmith and forger. In these capacities he was given a position on a Mississippi river boat, and while his vessel was moored to the wharf in New Orleans in the spring of 1850 young Clark concluded to cross the plains. With seven companions, of all of whom he is now the sole survivor, Mr. Clark successfully made the journey.



C. W. CLARK.

Since coming to California he has followed successively the occupation of a cowboy, miner, merchant and hotel proprietor, cattle breeder, rancher, land-owner and capitalist. The result of his many-sided life has been to make Mr. Clark an interesting and a very rich man.

Mr. Clark founded the famous trading and mining store of Clark & Cox, in Pekin, near Big Canyon. His competitors were the "Crocker boys," Henry, Charles and William, whose establishment was near by at

Frenchtown. All of these gentlemen had become immensely wealthy years ago and all of them started the same way. Early in their mercantile history Clark & Cox became general traders, but gave most of their time and capital to the stock business and to the accumulation of lands. One of the very peculiar business characteristics of the members of the firm is well worthy of special mention. They have been associated in business as partners for more than the half of a century and during that period have regularly settled their affairs each month after determining the value of their profits, losses and interests. When the regrettable time arrives, these old merchants will leave their executors no intricate affairs to adjust.

Clark & Cox are the owners of the great IXL cattle and mule ranch near Alturas in Modoc County, which they are extending into the State of Oregon. The old firm of Miller & Lux and the late Jesse D. Carr were in their lives the chief rivals of Clark & Cox. Owing to recent operations of the firm, their former Kern County ranch of 50,000 acres has become the personal property of Mr. Cox and their ranches of about the same number of acres in Tulare and San Luis Obispo Counties the private holdings of Mr. Clark. In addition to these vast estates, Mr. Clark is the sole owner of the Dixie ranch of 20,000 acres in Big Valley, Lassen County, of the San Juan grant of 25,000 acres near Fair Oaks in Sacramento County, of 10,000 acres on Tyler Island and of an equal number of acres on Grand Island in the Sacramento River, and of 10,000 acres of tule land near the mouth of the American River, within several miles of the city of Sacramento. The configuration of these tule lands and their system of protecting levees are effective agents in safeguarding the Capital City from river floods.

Perhaps the most valuable of Mr. Clark's lands are those situated on Grand and Tyler Islands. They are divided into sixteen ranches, eight of them on either island. These ranches are in a state of the highest cultivation and no richer alluvial soil is found in the most productive valleys of the world. On these ranches are located the immense bean and onion fields which have been as often photographed as a stage beauty and concerning which innumerable newspaper and magazine articles have been written. They are the source of a princely revenue to their owner. An immense amount of barley is also grown on the island ranches of Mr. Clark.

On Presidio Terrace near the local United States army post Mr. Clark is erecting a magnificent private residence which he will present to a member of his family. The structure will be luxuriously furnished and adorned and will be in keeping with the donor's well-known reputation for doing generous and handsome deeds.

Mr. Clark is growing quite old in years, and yet, owing to his temperate habits, life in the open and satisfactory material successes, he is vivacious and hearty. His manner and conversation denote a sunny disposition and cheerful optimism. He is quite fond of anecdotes and reminiscences and possesses a large store of facts relating to early California days. He is among the last of a notable group of men who gave to the world this powerful State, now swiftly gliding into a place of social and economic supremacy. In his person is visible the highest type of the American pioneer.

Fire Insurance in San Francisco

By E. H. BACON



THE city of San Francisco is one of the principal insurance centers of the continent. Here are represented fire and marine companies from Great Britain, from nearly every country in Europe, from the Antipodes, from the Orient, from Canada, and from all parts of the United States. The territory reporting to San Francisco extends from Texas to the Philippines and from Alaska to Mexico. Ex-

complicated and expensive. It requires agents, brokers, inspectors, traveling men, adjusters, underwriters or managers, an army of clerks and stenographers and large offices at headquarters. Therefore, the fire insurance business is an important factor in the growth and prosperity of San Francisco.

Including local companies, there are some fifty fire general agencies and departments in the city, with offices within a radius of two blocks of the corner of California and Sansome streets. There are, besides, about thirty marine offices, representing nearly fifty marine and inland-marine companies. There are more marine insurance companies operating in San Francisco than in any other city in the Union.

The number of fire insurance companies represented in the city is generally about 100. A high loss ratio quickly reduces the number. Foreign companies are about one-third of the total. There are three California fire companies.

The business written by fire underwriters is always a sure indication of the condition of the general business of a city, State or section. The amount written, the liability assumed in one year as compared with other years may be termed a commercial barometer which records the financial pressure. The gross amount written by the companies indicates the state of the business elements.

The amount written on California property now averages about \$600,000, 000 a year, and the average for the other Coast and Rocky Mountain States combined is about the same amount. The amount written annually in California is now 250 per cent more than it was twenty-five years ago.

The annual premiums on the \$1,200,000,000 of business written amounts to more than \$21,000,000, of which more than \$19,000,000 passes through San

Francisco channels. All this large sum, excepting a small underwriting profit, is paid out again for losses, commissions, expenses, fees and taxes. The yearly expenditures in this city run up into the millions.

The figures of the business written, as compared with previous years, indicate unexampled growth in insurable wealth. At present there is no indication that the wave of prosperity is beginning to wane.



ROYAL INSURANCE BUILDING

cepting possibly New York City, this is the largest insurance agency territory tributary to any city.

The population in this wide territory is not large, and while it is increasing and will eventually exceed 30,000,000 in the Pacific West, it can maintain only one insurance center, and in the nature of things commercial San Francisco must continue to be that center of underwriting management. Fire underwriting is

San Francisco ranks among the leading cities in business written and in premiums collected, but as rates in large areas and on many classes of risks have been reduced in recent years, the premium income shows small gains as compared with other cities or with the remainder of the State. It is a fact not generally known that San Francisco rates are lower than in similar cities in the East. Owing to the excellence of our fire department and to the abundance of the water supply, aided by good fortune, fires, though numerous, are not destructive as a general thing. The hazard of a great conflagration exists, however, and the growth of the city in merchandising and manufacturing is steadily adding to the probabilities of destructive fires. This city has a far greater proportion of wooden or frame buildings than any other American city.

The fire underwriters support a fire patrol or salvage corps, which has several stations and wagons, and employs a large number of men. The patrolmen hasten to fires, co-operate with the firemen, spread tarpaulins over goods to protect them from water, and aid otherwise in the salvage of property. Uninsured as well as insured property receives the benefit of the services of the patrolmen. The Underwriters' Fire Patrol was organized in 1875.

The underwriters pay the salary of the city fire marshal. This official investigates the origin of fires and prosecutes when the evidence indicates arson. The performance of his various duties deters incendiaries and insures the observance of building and storage laws designed to minimize the hazards of fire. The office of fire marshal was created in 1864.

The underwriters support an inspection bureau in San Francisco. This bureau has branches in nearly all the principal cities of the Pacific Coast States. The inspectors examine old and new buildings and make many valuable suggestions as to construction, alterations, wiring, lighting, heating, etc. These suggestions are based on the experience of many years in many cities, and when carried out by property owners result in reduced fire losses and lower rates.

Everywhere there are organizations of underwriters. These are generally known as boards and are either local or general. The cost of fire insurance is always an unknown quantity. Any rate of premium is a guess. A premium rate represents the average experience of many companies in a wide area for a long time. This average experience is ascertained through organization. The rating machinery is unavoidably complicated and expensive, but without it there can be no sound insurance nor moderate rates. It furnishes the basis of all rates everywhere.

San Francisco has one of the best underwriting or-

ganizations in the world. It is named The Board of Fire Underwriters of the Pacific. It should not be inferred that this or any other board is merely a rating organization. The great work of underwriting boards is the diminution of the fire hazards by the improvement of individual risks and by the encouragement of good or the penalizing of bad fire protection. The Board of Fire Underwriters of the Pacific has rendered invaluable services in behalf of better building laws, stronger restrictions as to storage of inflammables, the enforcement of arson laws, the enlargement of water supplies, and the improvement of fire-fighting facilities generally. These services have contributed very materially to the favorableness of the "burning loss" ratio—of losses to amount at risk—in the Board's wide territory. The Board of Fire Underwriters of the Pacific employs a large corps of talented men as managers, surveyors, inspectors, etc. besides a large clerical force.

The Fire Underwriters' Association of the Pacific is



LONDON, LIVERPOOL & GLOBE INSURANCE CO.

an organization of field men and others. It was organized in 1875. The annual meeting is attended by special agents from all over the Coast. The papers read at this meeting are of a high character, and are printed in book form and widely circulated.



FIREMAN'S FUND INSURANCE COMPANY



Photo by Tabor.

ALLIANCE BUILDING.



COL. C. MASON KINNE.

The assistant secretary of the Pacific department of the Liverpool & London & Globe Insurance Company, C. Mason Kinne, came to California in 1859, and represented his adopted State for three years in the Union army in Virginia during the Civil War. He also is a California pioneer underwriter. In 1866 he entered the service of a local company as city agent; later he went with another local company as city agent, and when its business was reinsured by the Liverpool & London & Globe in 1871 he was employed by the latter company, and has continued in its service ever since. Mr. Kinne is the author of what is known as the Kinne Rule for apportioning losses on non-concurrent policies. This rule was adopted by the Fire Underwriters' Association of the Pacific in 1885. Mr. Kinne is prominent in Grand Army circles.

CHARLES D. HAVEN.

Among the pioneer underwriters of San Francisco is the resident secretary of the Pacific department of the Liverpool & London & Globe Insurance Company. He engaged in fire underwriting in the early '60's. In 1865 he was elected secretary of the Union Insurance Company, of San Francisco. In 1881 he resigned to accept his present position. Mr. Haven was elected secretary of the Board of Fire Underwriters in 1870. In 1896 he was elected president of the Board of Fire Underwriters of the Pacific, and has been re-elected to that position every year since. The Liverpool & London & Globe Insurance Company occupies its own building, which is an ornament to our city.



CHAS. D. HAVEN.



WM. J. DUTTON.

The president of the Fireman's Fund Insurance Company, William J. Dutton, has been associated with this flourishing San Francisco enterprise since he was twenty years old. At the age of twenty-two he was appointed marine secretary. Promotion was rapid, for he possessed executive ability, and speedily developed talent as an underwriter. He successively became assistant secretary, secretary, vice-president and manager, and president of the company. Mr. Dutton has been president of the Board of Marine Underwriters, of San Francisco, for many years. The Fireman's Fund Insurance Company own their own building, which is located in the center of what is known as the insurance district, corner of Sansome and California streets.

ROLLA V. WATT.

The Pacific department of the Royal Insurance Company and of the Queen Insurance Company, which holds high rank in premium income, is under the management of Rolla V. Watt. He has been the manager since 1894, and has been engaged in underwriting in San Francisco since 1882. Mr. Watt has been a president of the Fire Underwriters' Association of the Pacific, a member of the Board of Fire Commissioners of San Francisco, and a president of the Young Men's Christian Association. He is actively identified with several charitable and other societies. The Royal Insurance Company, of Liverpool, England, has been doing business in San Francisco for many years. It occupies its own office building at the northwest corner of Sansome and Pine streets.



ROLLA V. WATT.



GEO. D. DORNIN.

The veteran manager of the Pacific department of the National Fire Insurance Company of Hartford, and the Springfield Fire and Marine Insurance Company of Massachusetts, George D. Dornin, is doubly a pioneer. He is a '49er, having come to California, via Cape Horn, in 1849; and as he was appointed a local insurance agent in North San Juan in Nevada County, in 1863, he is also a pioneer in Pacific Coast fire underwriting. Mr. Dornin was general agent of the Fireman's Fund Insurance Company, in 1871, and adjusted that company's losses in the great fire in Chicago. He has represented his present companies for many years, and has placed them in the front rank.

A. A. ALLEN.

The staunch and well-known Northwestern National Insurance of Milwaukee, Wisconsin, which was organized in 1869, and glories in the magnificent cash assets of nearly \$4,000,000, is managed in this city by Mr. A. A. Allen. A thorough knowledge of the insurance business, gained by many years of active experience, stamps the subject of this sketch as a genius of labor, and the history of his career bears witness to the fact that he possesses progressive characteristics which have secured him a front place in the insurance world.

Mr. Allen has a pleasing personality, an optimistic nature, quiet manner and is reserved, yet forceful. Broad, wise and enterprising in trade and finance, a moral and social model, Mr. Allen combines the solidity of the old conservatism with the progress of the age, and is in every respect a worthy example of the best type of the men of to-day. In all his views Mr. Allen is broad-minded. He enjoys the reputation of being fair in all his dealings, possessing many admirable traits which have earned for him high encomiums and brought him success in business, prominence in citizenship and happiness in home life.



ARTHUR M. BROWN.

The senior member of the insurance firm of Edward Brown & Sons is Arthur Merrill Brown, who has been engaged in insurance work in San Francisco since he was a lad of sixteen. His general agency is among the leaders in premium income. Mr. Brown, in the course of his underwriting experience, has visited all the cities and nearly all the towns in the Rocky Mountain and Coast States.

BANKING

B



BANKS are omnipresent and of multifarious degrees of importance and purpose in civilized countries. There are banks for the saving of pennies and sums so small as the scriptural widow's mite; and there are banks which finance great wads on land and sea, avert national bankruptcy or push to completion the stupendous material schemes of governments and the commercial and other plans of corporations and private individuals.

Relatively speaking, San Francisco has more rich banks than any city in the world, if not the richest, and several of them are among the best known in the history of finance. San Francisco banking paper and letters of credit are familiar objects in all money centers at home and abroad, and the foreign correspondents of local institutions are sprinkled over two hemispheres. The expansion of the city shipping interests, the variety and sum of its exports, both by Atlantic and Pacific seaboard, and the fact that it remains the gold-mining center of America are largely responsible for this happy condition.

The multiplication of banking facilities in San Fran-

cisco during the past five years has been unusual in the histories of large cities. Doubtless, they came into being to satisfy a demand, for banks, like other ventures, are directed for profit. The apparent success of the newer banks, in some instances, has been phenomenal, and this is particularly true of those situated in populous outlying retail districts. The success following the establishment of branches of the old banks was, of course, reasonably expected. During the past year the consolidations of prominent banks have proved matters of interest and importance at and away from home.

The monied institutions of the city have been liberal and energetic in encouraging the development of the metropolis and Northern California. Taken in their entirety, the bankers of San Francisco form a company of enterprising men who are not too fond of talking and banqueting, but who actually in the course of a twelve-month get behind quite a number of practical propositions looking to the betterment of the city. Some of them are gentlemen of large private means and many valuable interests. They are proud of their city's history, of her remarkable achievements, and are intensely loyal. Their homes are beautifully constructed and luxuriously furnished, and among the directories are generous patrons of the arts and sciences. The magnificent conception to eventually transform San Francisco into a city of surpassing physical attractiveness finds among them many ardent supporters. The local banks are extensive holders of realty in the city, and the character of the improvements erected and planned by them reflect the stable confidence these corporations possess in the possibilities of San Francisco. Some of the recently constructed bank and safe-deposit buildings are strikingly conspicuous and add vastly to the city's attractiveness. They are costly and dignified examples of architecture and are enhanced with artistic embellishments. Their vaults, depositories and general equipment are the most secure and perfect that modern handiwork and intelligence can devise.

There are 275 commercial banks in the State, 34 of which are located in San Francisco; the total capital of the city commercial banks is \$18,327,750.46; of the interior commercials, \$23,363,186.25; the total reserve of the city commercials is \$12,412,383.38; of the interior commercials, \$9,768,857.92; the total deposits of the city's commercials are in excess of \$74,896,872.73; of the interior commercials in excess of \$75,057,410.49.

One hundred and nine savings banks do business in the State, twelve of which are located in San Francisco; the total capital of the city savings is \$5,135,000; of the interior savings, \$6,644,894; the total reserve of the city savings is \$7,129,871.88; of the interior savings, \$3,249,803.53; the total deposits of the city savings is in excess of \$163,180,195.05; of the interior savings, in excess of \$84,733,412.73. In addition to these banking facilities of San Francisco are nine national banks, twenty-three private banks of large aggregate wealth, and numerous trust companies.



S. F. SAVINGS UNION BUILDING.

The following comparative aggregate statements of the eighteen commercial, four national and nine savings banks of 1900 and the thirty-four commercial, nine national and twelve savings banks of 1905 show the increase in local banking business during the past five years:

RESOURCES.		
	1900	1905
Bank premises	\$ 3,834,081	\$ 6,348,575
Other real estate	7,801,111	4,225,085
Stocks and bonds	63,243,081	95,016,192
Loans and discounts...	123,092,775	193,125,600
Money on hand	19,863,691	27,998,696
Due from banks and bankers	18,064,819	29,802,238
Other assets	3,116,999	4,872,007
Total	\$239,016,560	\$361,388,394

LIABILITIES.		
	1900	1905
Capital paid up.....	\$ 18,653,958	\$ 32,680,932
Reserve and profits....	22,483,373	23,745,621
Due depositors	178,243,508	260,015,565
Due banks	10,761,637	30,094,407
Other liabilities	8,814,082	14,851,867
Total	\$239,016,560	\$361,388,394

This statement shows an increase of \$122,000,000 in assets; of practically \$82,000,000 in the amount due depositors and over \$19,000,000 due banks. It also shows a decrease of \$3,500,000 in the value of "other real estate" held by banks, which means that the savings banks since 1900 put upon the market and sold nearly one-half of the realty taken up by them on foreclosed mortgages.

The consolidation of the Nevada National Bank and Wells Fargo & Co.'s Bank was one of the most notable financial incidents of the past year. The union of these two wealthy, popular and historically famous institutions means much in banking circles. Each of them for many years has enjoyed the confidence of the people of the Great West and their names have been linked with the many important enterprises having their inception and development on the Pacific Coast. The union is known as the Wells Fargo-Nevada National Bank. The bank occupies the old quarters of the Nevada National in the Nevada Block, on Montgomery Street, which have been enlarged for the purpose. The resources and chief officials of the new bank are as follows: Capital paid up, \$6,000,000; surplus, \$3,500,000; deposits, in excess of \$20,655,194.58. President, Isaias W. Hellman; cashier, F. L. Lipman.

"The Bank of California" is a phrase as familiar to the citizen of California as was Dickens' "Household Words" to Londoners. The history of the bank is the history of the city of its birth and home. Its reputation runs far abroad, for men talk about the Bank of California in the gold fields of Africa and on the plains of Tartary. Its absorption of the London and San Francisco added to its wealth and the scope of its operations. The bank has a flourishing branch in the Mission district and will, it is reported, erect a costly and ornamental building for its own and other purposes on its present site. The resources and chief officials of the bank are as follows: Capital, paid in gold coin, \$4,000,000; surplus and undivided profits, \$9,661,833.00; deposits, in excess of \$27,960,790.91. President, Homer S. King (formerly of Wells Fargo



MUTUAL BANK BUILDING.

& Co.'s Bank); Irving F. Moulton, cashier. The bank has branches in Portland, Tacoma, Seattle and Virginia City.

The Crocker-Woolworth National Bank was organized in 1886. It partly occupies and owns one of the most conspicuous office buildings in the city. Capital, \$1,000,000; surplus and undivided profits, \$1,500,000; deposits, in excess of \$13,621,647.37. Wm. H. Crocker, president; W. Grieg Jr., cashier.

The American National Bank passed under its present management in 1902, with deposits amounting to \$387,528.70. The deposits at present are in excess of \$5,096,131.22. Capital, surplus and profits, \$1,289,811.13. President, P. E. Bowles; Geo. N. O'Brien, cashier.

California Safe Deposit and Trust Company is managed by J. Dalzell Brown. It is the fiduciary agent of the Western Pacific Railway Co., the new line now being constructed on the coast by the Goulds to complete a transcontinental line from seaboard to seaboard. Capital and surplus, \$1,521,711.98; deposits, \$6,360,000.

The Mutual Savings is also a commercial bank. It gives much attention to loans on real estate and to improved properties. There has been a flattering increase in the business of the bank since its removal to its building on Market Street, which is one of the most striking and imposing on that thoroughfare.

Guaranteed capital, \$1,000,000; surplus, \$300,000; deposits, \$9,9000.

In one of the handsomest buildings in San Francisco, and erected by it, are the offices of the San Francisco Savings Union, a financial institution of the highest rank in San Francisco. Capital, paid up, \$1,000,000; reserve, \$991,470.99; deposits, \$33,000,000. President, E. B. Pond; Lovell White, cashier; R. Welch, assistant cashier.

The German Savings and Loan Society of San Francisco enjoys not only a local, but a European celebrity. Its wealth and the volume of its business place it in the front rank of American savings banks. Its deposits are enormous and amount to

ment of the bank's resources is one of the marvels in the history of the city's solid business enterprises. President, John Tobin; Jas. R. Kelly, cashier.

The First National Bank has a capital of \$1,500,000, a surplus of \$1,531,152.80, and deposits amounting to \$9,378,173.22. The bank was organized in 1870. S. G. Murphy is president, and J. K. Moffitt, cashier.

Among the foreign banks represented in San Francisco is the London, Paris and American Bank. The bank has a paid up capital of \$2,000,000, and a reserve fund of \$1,100,000. Sigmund Greenbaum is manager of the San Francisco branch; cashier, Richard Altschul.



THE BANK OF AMERICA

\$31,138,672.17; capital, paid up, \$1,000,000; reserve, \$1,225,000. Fred Tillmann, Jr., president; cashier, A. H. R. Schmidt.

The Hibernia Savings and Loan Society has about completed the extension of its classic building, and the structure reflects in its severe and solid lines the stability of the institution it shelters. The Society, with the lapse of time, grows in prosperity, and is now among the richest banking institutions in the world. Its deposits exceed \$60,000,000, and it owns a vast amount of city real estate. The story of the develop-

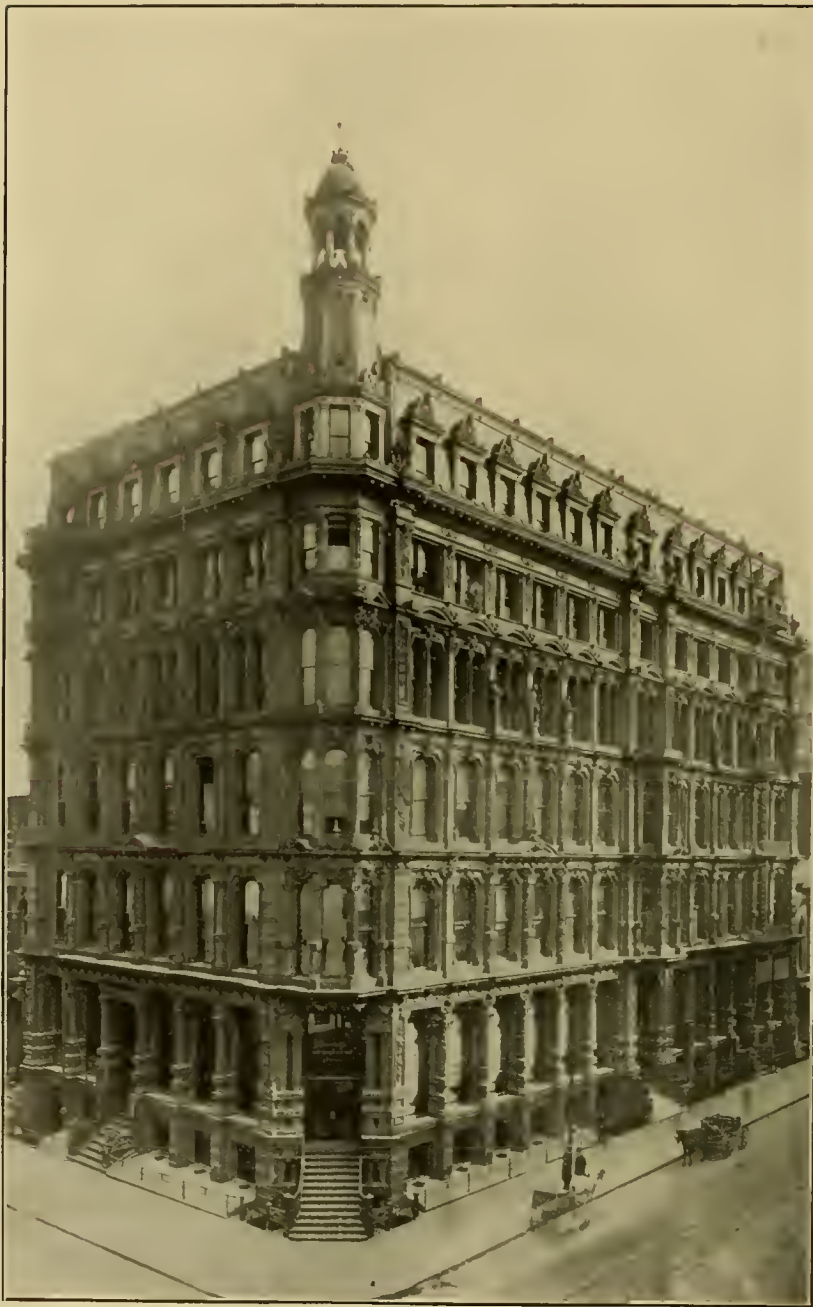
The Mercantile Trust Company has a paid up capital of \$1,000,000; surplus, \$500,000; deposits, \$6,294,789.56. N. D. Rideout, president; John D. McKee, cashier.

The offices of the Union Trust Company are the largest, the most ornate and expensively decorated and furnished in the city. The massive building in which they are situated is an architectural feature of the downtown district. Capital and surplus, \$1,984,935.57; deposits, \$15,751,700.54. Isaiaas Hellman, president; Chas. J. Deeking, cashier.





THE GERMAN SAVINGS AND LOAN SOCIETY BUILDING.



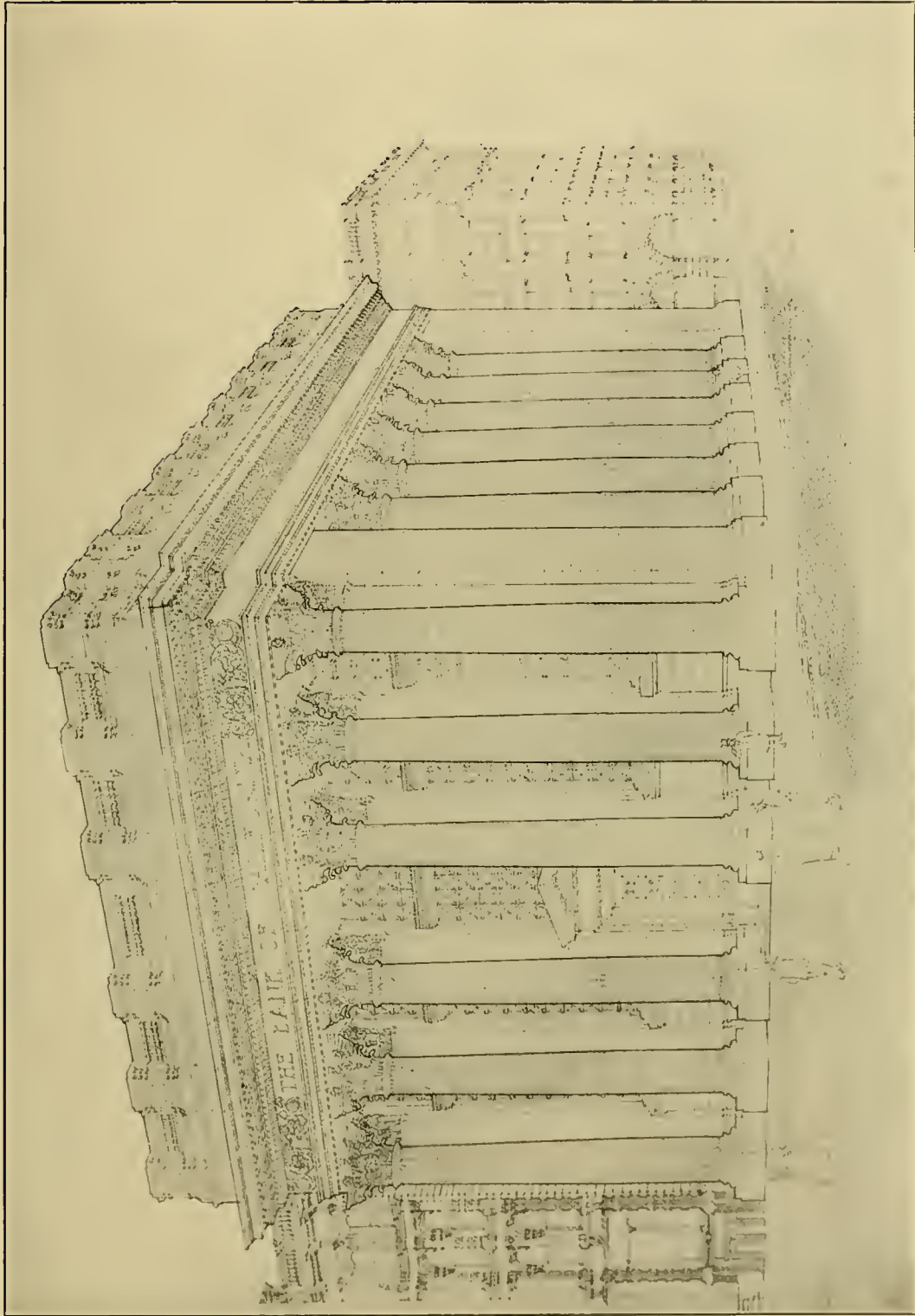
SAFE DEPOSIT BUILDING.



FIRST NATIONAL BANK.



WELLS FARGO-NEVADA NATIONAL BANK.



NEW BANK OF CALIFORNIA BUILDING.

See also Architecture



YOKOHAMA SPECIE BANK.



...Commerce...

By H. L. HOLLAND



WHEN the great Panama ditch is completed, San Francisco will rapidly become the most important sea-port in the world. She will not only attain that position quickly and to her own material advantage, but to the enrichment of the entire Western country. It will make of her the mistress of two oceans, and will place the city in the attitude of a metropolis dominating the marine commerce of two hemispheres. Foreign shipping will at once receive an

the scene of its marine activities a clear idea of San Francisco's importance on the water. Something like a correct idea may, however, be formed from the following reliable statistics which it has, for many reasons, been unable to bring up to date:

Exports from San Francisco to domestic and foreign ports from July 1, 1904, to July 1, 1905, amounted in value to \$64,229,934, a gain of nearly 25 per cent. over the value of the exports of the previous year, and of 75 per cent over those of 1901. The list of articles included in exported merchandise embraces an almost



PACIFIC OCEAN.

enormous impetus, with a corresponding development of domestic and Coast trade.

At present, owing to the varied nature of the city's marine commerce, it is difficult to specialize, when briefly writing of one of its greatest interests, to a degree sufficiently clear to give the reader away from

endless variety, of which lumber, wheat, beans, flour, barley and coffee, constitute valuable and important features. Both the imports and exports are of an unusually complex nature. It is not possible to classify and tabulate the commerce passing over the wharves of San Francisco, as enormous quantities in

tonnage and value are received from interior points by rail and water, and shipments made to those points as well. The trade with other Coast ports is vast. The following statistics of the San Francisco tonnage movement is for the same period as above—July 1, 1904, to July 1, 1905:

From	ARRIVALS.	
	Steam, Tons.	Sail, Tons.
Coast	1,557,166	306,260
British Columbia	249,089	1,152
Hawaiian Islands	115,025	139,206
Alaska	16,839	61,197
Europe	53,910	65,756
China	232,180	11,311
South America	105,119	9,350
Philippines	57,936
Australia	66,012	72,780
Mexico	11,286	1,376
United Kingdom Countries	793	91,077
Eastern Ports	89,707	8,806
Pacific Islands	21,329	1,798
Various	6,207

Alaska	17,101	18,371
Europe	18,371
China	236,126
South America	105,351	11,711
Philippines	78,371	512
Australia	79,128	93,953
Mexico	11,286	2,318
United Kingdom Countries	78,861
Eastern Ports	12,988	7,211
Pacific Islands	22,253	17,117
Various	5,123	2,188

Over 150 vessels are annually engaged in whaling and in the salmon fisheries of this Coast, all of which are owned or chartered by local owners and agents.

It is said that "San Francisco finds its rational and best expression in its water front," and that there are two aspects to it—the land side of the bay shore and that view which is taken of its shipping interests, and both are, of course, inseparably linked to a common purpose. The growth in the domestic marine commerce of the city during the past two or three years is the source of wonder to the most experienced of seafaring men and shipping merchants. The business between



THE KOREA.

From	DEPARTURES.	
	Steam, Tons.	Sail, Tons.
Coast	1,620,652	116,269
British Columbia	208,178	16,906
Hawaiian Islands	121,657	127,240

this and lower Coast ports is increasing literally in bounds of prosperity, necessitating an enlarged service and the creation of new lines of vessels. Every year the tonnage movement up and down San Francisco Bay and the Sacramento and Columbia Rivers shows a marked improvement, and San Francisco has, despite

the herculean and persistent effort of northern ports, maintained her splendid trade with British Columbia and Alaska. The Pacific Coast salmon interests, the output of which is shipped into San Francisco, last year amounted to over 1,500,000 cases of packed salmon, a single item that will go far toward substantiating some general statements made in this article. The extent of the lumber interest of the metropolis can be estimated within reason when it is stated that from the water front last year, lumber to the value of nearly \$25,000,000 was shipped by sea to the ports of the world, and some idea of the State's fruit industries may likewise be obtained from the valuation of its canned and dried fruit exportation, amounting also to \$25,000,000. The metropolis is a tremendous shipper of flour and raw wheat, many vessels annually visiting her harbor for grain cargoes from all parts of the world.

San Francisco's marine interests include many lines

tea, and many cargoes of costly furniture, curios and work of Oriental art. In turn, these countries are large buyers of the products of American farms and factories. The coal interests centered in San Francisco are very large and regularly require the services of many fleets of capacious steel steam colliers.

So far as San Francisco's commerce is concerned, rounding Cape Horn, with its attending dangers, delays and disasters, is soon to become a seafaring experience of the past. From the time when Yerba Buena was a mere military post until the present, it has ever been predicted that San Francisco was to derive her real greatness from the sea. It has been the history of all truly permanent great habitations of men, and surely no city has been, or is more favored to fulfill a prophecy of greatness—a greatness singular and incomparable—than California's metropolis. The fact of the matter is that the nation is vitally interested in the growth of



STEAMER CHINA.

of passenger vessels of the very highest types of safety, speed and elegance. These vessels ply between the chief ports of the Philippines, the South Sea Islands, Japan and China, as well as the coast and river cities of California, Oregon, Washington, Alaska and British Columbia. All of these vessels are also freight carriers, and many of them are powerful and huge craft. The largest sailing ships ever constructed enter the harbor of San Francisco sooner or later to discharge and receive immense cargoes.

The importations of the city, aside from food products, embrace many articles of great value. Although she annually exports millions of dollars' worth of wines, San Francisco imports large quantities of the same article. From China and Japan she receives innumerable bales of silk, bags of rice and caddies of

this urban giant on the shore of the Pacific, as the nation is interested in the development of no other American city. San Francisco is to be the western gateway to a republic of a magnitude and importance in the affairs of the world, so dazzling and so filled with big things and big events we, of the present, can form no describable conception of it. No other agency will go further to elevate the city to the destiny universally hoped for and expected of it than the shipping interests. It is expected that San Francisco will keep an eye upon, master and absorb the trade existing and to be cultivated between the two chief empires of Oriental civilization, themselves most likely to develop into fields of vast industrial enterprise of tremendous international importance. San Francisco's shipping interests will also enable her to retain the larger part

of an expanded Coast trade when the population of the States of the Pacific Slope has grown as dense as the population of New York or Ohio. The Panama Canal which will, when dug, cut time and distance in the logs of all craft sailing between foreign, Atlantic and other domestic ports, is to be one of the forces created by national wealth to enrich this city.

The day approaches when, in the memory of men living, San Francisco Bay will present the most interesting and inexhaustible of marine views. Thousands

fanciful picture. It is simply a prediction in accordance with existing facts.

What of the Philippines, and what of the millions who inhabit them? Government is pledged to see that they do not fall backward in the scheme of civilization. They cannot stand still—no people or individual can do that. Hence, the islands must be successfully exploited and the Filipino made into a useful citizen by being made a producer. Imagine an integral and naturally wealthy section of this Government animated with



STEAMER MONGOLIA.

of craft will be anchored at its wharves and in its streams, preparing to do the sea commerce of a stupendous city. Ship-building in the days that are fleeing to her, will be one of San Francisco's most profitable and necessary industries. She will have dry docks and shipyards without number, and warehouses stretching for miles up and down the bay. It is by no means a

the highest American spirit and energy, owning a population of 10,000,000 or more, closely united to San Francisco in the bonds of marine commerce. Such a thought alone is sufficient to create a lively idea of one source of the coming grandeur of the metropolis, obtained almost directly through its shipping.



LUMBER DOCK, SEA WALL.



THE HOUSE OF MITSUI



O Europe and England belong the Rothschilds, to England and the United States the Rockefellers, the Astors and the Vanderbilts, but Japan is possessed of the House of Mitsui. In Japan the family, and not the individual, is the unit under all social and economic conditions, and the House of Mitsui is the wealthiest, most powerful and useful unit in the Japanese Empire.

The Mitsui families originated from the historically famous Fujiwara clan, and is traced from Takashige Mitsui, the feudal lord of Namadzu Castle, who lived in the 15th century. In the middle of the 16th century Sokubei Takaloshi, his direct descendant, forsook the trade of the sword for that of the merchant and laid the foundation of the financial, industrial and commercial supremacy of the Mitsui families in Japan and the Orient.

The Mitsui House is composed of eleven families, operating with their collective capital in their joint name and subject to an unlimited joint liability. The affairs of the House are governed now as they have been since the days of its founder, by the Mitsui Family Rules and the Board of the Mitsui Family Council. The interests of the House are enormous, varied and widespread, and are controlled by four companies. Their enterprises embrace nearly every branch of business in the commercial and industrial worlds of Japan, and are listed as follows: Banking, Mining, Home Commerce, Foreign Trade, Shipping, Fisheries, Agency Business, Warehouse Business, Retail Trade, Iron and Engineering Works. The registered nominal capital, in 1902, of the four companies, amounted to eight and one-half million yen, paid up, and their reserve funds stood at over sixteen and one-half million yen. It is believed this fund has increased over fifty per cent. during the past three years. The private fortunes of the members of the House are princely.

It would be interesting to know to just what extent the example and position of the House of Mitsui have influenced the progressive movement regnant in Japan for more than thirty years past. It may be safe to conclude that the power and success of this remarkable aggregation of family wealth and the active utilization of concerted family effort has had a tremendous effect upon the social, political and financial institutions of that country.

Among the more important interests of the Mitsui House are its mines, especially its coal mines, and of these are the famous Miike mines, the largest in the East, located on the Island of Kiushiu. The concession comprises an area of twenty-five square miles. In addition Mitsui & Company own the Tagawa, Ida and Yamano coal mines and are the agents for some fifteen of the largest collieries in the Orient. The company has more than a score of agencies in Japan, and the following branches abroad: San Francisco, Amoy, Bombay, Canton, Chefoo, Chemulpo, Dahn, Hamburg, Hankow, Hongkong, London, Manila, New York, Port Arthur, Seoul, Shanghai, Singapore, Sourabaya, Tientsin, Yingow and others.

The headquarters of Mitsui & Co., better known, perhaps, as the Mitsui Bussan Kaisha, are at Tokio.

The Mitsui Bussan Kaisha (or Mitsui & Co.) are contractors for coal to the Imperial Japanese navy and arsenals, the State railway, principal railway companies and industrial works, home and foreign mail,

and freight steamers. Moji, Wakamatsu, Kanatsu, Nagasaki and Kuchinotsu are the chief shipping points of Mitsui & Co.'s coal products. To transport the output of the mines a large fleet of steamers is owned and chartered by the company. The total tonnage of the vessels owned by the firm and known as the M. B. K.'s fleet, exceeds 20,000 tons, and is composed of seven modern colliers, sailing largely to Eastern ports. During the year 1902 the Mitsui Bussan Kaisha shipped from the ports of Moji, Kanatsu, Nagasaki and Kuchinotsu a total of 1,911,952 tons; in 1903, a total of 2,338,540 tons, and in 1904, a total of 2,502,351. The latter statement includes a total shipment from Wakamatsu of 87,381 tons. Kuchinotsu, the principal exporting point and coaling station of Miike coal in Japan, is situated on the southern extremity of Shimabara Peninsula, in Kiushiu Island, at the entrance of the Shimabara Gulf, and is in latitude 32° 36' 01" North, and longitude 130° 11' 34" East. The harbor is a mile in length and half a mile in breadth, is sheltered and possesses good "holding ground" for anchorage. The company has erected at this port for storage purposes durable sheds with a storage capacity of 30,000 tons. The Miike coal concession lies some 37 miles from Kuchinotsu, and the output is transported to that and other stations by a fleet of 300 schooner-rigged barges.

The five mines of the Miike concession work some 3,000 operatives and have a daily output of 2,500 tons. The seams have been worked since the middle of the 14th century, first by private persons, latterly by the government, and since 1889 by Mitsui & Co. The coal is not alone adequately adapted to fuel purposes, but is entirely satisfactory as forge coal. The coke derived from the Miike coals is of a superior quality, equal to the best English coke. Rigid analysis and experiment several years ago demonstrated the gas-producing power of the coal, and the gas companies of China and Japan quickly utilized it. Its reputation soon spread to the West, and now San Francisco and other cities on the coast are large consumers of the product for gas producing purposes.

Mr. Mikimoto presented the editor of this publication with some beautifully painted and illustrated books and pamphlets reciting the history of the House of Mitsui and graphically picturing scenes in the Miike and other coal fields of Mitsui & Co. One is thus comprehensively provided with a medium through which can be formed a correct knowledge of the extent of the mining operations of the Mitsui Bussan Kaisha, of the costly character of its buildings and of the modern machinery and methods employed in extracting fuel from the depths of Kiushiu Island. These intensely practical documents are a revelation to the reader who has not made a close and general study of Japan's acquired and natural resources. The later-day history of the House of Mitsui will equal in its record of achievement on the most approved lines of modern progress and financial success the history of any similar existent combination of family and allied interests. It is a marvelous story of an unbroken succession of marvelously gifted groups of men united not only in purpose, but in ties of family blood.

In San Francisco Mr. Mikimoto has the honor to represent this distinguished and opulent financial institution, a position many of his countrymen would doubtless desire to occupy.

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